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California State Banking Department

1991 82nd Annual Report

PETE WILSON, GOVERNOR

CARL D. COVITZ, SECRETARY
BUSINESS, TRANSPORTATION
AND HOUSING AGENCY

JAMES E. GILLERAN
SUPERINTENDENT OF BANKS

STATE OF CALIFORNIA—BUSINESS, TRANSPORTATION AND HOUSING AGENCY

PETE WILSON, *Governor*

STATE BANKING DEPARTMENT
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April 28, 1992

Governor Pete Wilson
Members of the California Legislature

Via: Carl D. Covitz
Secretary of Business, Transportation and Housing

Ladies and Gentlemen:

In accordance with Section 256 of the Banking Law (Division 1 of the Financial Code) I am pleased to submit to you the Eighty-Second Annual Report of the Superintendent of Banks for the calendar year ended December 31, 1991.

Respectfully,

JAMES E. GILLERAN
Superintendent of Banks

California State Banking Department

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While the editorial staff has taken the utmost care in preparing the *Annual Report,* statistics in the report are based on figures furnished by the banks in their December 31, 1991 FFIEC Consolidated Reports of Condition and Income, and have not been verified for accuracy of content. Subsequent amendments made by banks to their reports may not be reflected in the *Annual Report*.

Consequently, the State Banking Department makes no representation or recommendation, express or implied regarding the condition of any bank listed in the *Annual Report,* or of the accuracy of any statistic presented therein.

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OPERATIONS OF THE STATE BANKING DEPARTMENT

GENERAL COMMENTS

Many aspects of the financial services industry remained under media and congressional spotlights for much of the year. The much anticipated restructuring of the financial services industry, the increase in problem banks as a result of the continuing downturn in the economy, the talk of a "credit crunch" etc., all added to an eventful year for the banking industry.

In California, community banks faced their most challenging year since 1982. For larger banks, it was the most challenging year since 1987. In that year, many large banks reported huge losses due primarily to loss provisions against third world debt.

The Department's analysis of year end 1991 figures for state chartered banks suggests a slight improvement in asset quality over previous quarter levels. Barring a prolonged economic downturn, earnings are expected to improve in 1992.

A detailed breakdown on the performance of California banks is presented in the following sections.

ADMINISTRATIVE CHANGES

1991 was a year of turnover in high level positions. Harold Doyle retired in December after nearly 36 years of service with the State Banking Department. Mr. Doyle had served in several senior positions, for several years as Chief Deputy, and most recently in the newly created position of Chief State Bank Examiner.

John Fagundes, the Deputy Superintendent of Banks for the San Francisco regional office, also retired in December after more than 31 years with the Department. Additional retirements include Frank Kallmeyer, Assistant Deputy Superintendent in the Los Angeles office, and several senior examiners.

These retirements initiated a series of changes at the senior administrative levels. Stan Cardenas who had been serving as Senior Deputy Superintendent of Banks was appointed by Governor Wilson to the position of Chief Deputy.

John Paulus who began the year as Deputy Superintendent of Banks for the Office of Policy briefly replaced Mr. Fagundes as Deputy for San Francisco, and subsequently was appointed to replace Mr. Doyle as Chief State Bank Examiner.

Robert Boice, Jr. was appointed by Governor Wilson to succeed Mr. Cardenas as Senior Deputy Superintendent of Banks. Mr. Boice had previously been employed by United States Leasing International as a Senior Treasury Analyst.

Other administrative appointments include: Peter Van Hoecke, who was appointed to the position of Deputy Superintendent for the Sacramento Office, and subsequently to the position of Deputy Superintendent for the Office of Policy; James Brodie, who was appointed to the position of Deputy Superintendent of the San

Francisco Regional Office; and Jerry Bertsch, who was appointed Deputy Superintendent of the Sacramento Regional Office following Mr. Van Hoecke's appointment to the Office of Policy.

PERSONNEL

At calendar year-end 1991, the Department had an authorized complement of 214.5 positions. A breakdown by category is given below:

	Authorized	Filled
Deputies, Assistant Deputies & Senior Administrators	20	15*
Bank Examiners	135	120
Attorneys	10	10
Analysts, Accountants, Personnel Service Specialists & Others	49.5	46.5
	214.5	191.5

* Certain deputy, assistant deputy and senior administrator positions were filled in early 1992.

SIGNIFICANT REGULATORY ISSUES

BANKER/REGULATOR MEETINGS

Superintendent James Gilleran, held a series of informal meetings with bankers throughout the state during 1991. The purpose of the meetings was to discuss topics of interest both to bankers as well as regulators including a State Banking Department (SBD) study on construction loan concentrations at state chartered banks. The bankers expressed their opinion on the "credit crunch", the examination process, loan concentrations, classifications, etc.

Meetings were held in San Diego, San Francisco, Sacramento, and Los Angeles. The meetings were well attended and the overall response of the banking community was favorable to this process. Senior representatives from the Federal Deposit Insurance Corporation (FDIC) and Federal Reserve Bank of San Francisco (FRB) were invited by the SBD and were present at these meetings. The Superintendent wishes to thank all those who participated. Meetings like these are extremely useful for the discussion of current issues and a frank exchange of views.

Meetings were scheduled for early February 1992 with the foreign banking community. The State Banking Department and the FRB plan to discuss an examination process questionnaire sent to foreign bankers, as well as the impact of 1991 federal legislation on examinations and application processing.

CREDIT CRUNCH MEETINGS

During the year there was concern expressed over a regulator-induced credit crunch. Meetings were held with legislators, bankers, developers and government officials to determine the character and extent of the problem. Members of the FRB, Office of the Comptroller of the Currency (OCC), and FDIC were invited to the meetings. The interchange created a greater understanding of the mutual problems that are involved. During the meetings held with bankers, the Department stated emphatically that examiners were not to discourage the granting of good loans.

The Department conducted a confidential survey in November of 1991 that tried to ascertain whether the availability of credit had declined. Bankers' responses indicated that while they did have funds available for lending, credit requests had declined. Bankers also reported that uncertain economic conditions have caused many non-performing loans, which in turn, have made bankers more wary. Also, bank lending techniques have changed from past standards. Today, bankers no longer lend

100% of value on projects due to uncertainty in future property values.

In response to the concern that bank examiners were causing a part of the credit crunch problem, the State Banking Department obtained and distributed to its examiners OCC Banking Circular 255 on "Troubled Loan Workouts and Loans to Borrowers in Troubled Industries", and the "Interagency Policy Statement on the Review and Classification of Commercial Real Estate Loans". The ongoing review of procedures is very important to quality bank regulation.

State examiners were instructed not to use a "liquidation" approach to evaluating real property, but to base any appraisal upon current fair market value assuming a willing purchaser. Policy Memorandum 91-13 was also issued, which required that single family residence loans not be adversely classified if the sole basis of the classification was an extension, revision or payment modification made because of the temporary economic hardship of a borrower who was otherwise creditworthy.

One of the major lessons learned during the real estate surveys is that regulators cannot set concentration levels for banks. Each bank must assess all the important facts surrounding real estate or other lending areas and set forth explicitly their reason why their concentration levels are sound. This explicit assessment must be reviewed and agreed to by the board of directors.

MEETINGS WITH FEDERAL BANK REGULATORS

State chartered banks are regulated by federal agencies as well as the state; the FRB in the case of state member banks, and the FDIC for insured non-member banks. As primary regulator of state chartered banks, the State Banking Department supports close cooperation with the Federal agencies. Such cooperation between the agencies is not only useful to the regulatory agencies, but also to the banks.

To further this cooperation, the Department coordinates the examinations of our licensees with the concerned Federal agencies. Periodic meetings, both formal and informal are held, to discuss scheduling and other items of mutual concern. In most cases, the Department and its federal counterpart alternate examinations so that a bank does not have two examinations in the same year by two different agencies.

DEPARTMENT INVOLVEMENT WITH THE FFIEC

Superintendent Gilleran was elected as Chairman of the State Liaison Committee of the Federal Financial Institutions Examinations Council (FFIEC). The FFIEC is an interagency board of federal financial regulators created to establish uniform principles, standards and report forms for the examination of financial institutions, and to make recommendations to promote uniformity in the supervision of financial institutions.

During the year, the State Banking Department made suggestions to the FFIEC to correct perceived improper categorization of certain loans on the quarterly Reports of Condition. Specifically, the Department requested a change in the way banks are required to report commercial and personal loans collateralized by real property, suggesting that loans be categorized by purpose rather than by collateral.

Previously, the Department had written to the FFIEC requesting a change in the categorization of Other Real Estate Owned

that had also included amounts banks had invested under Real Estate Investment Powers granted under Financial Code Section 751.3. The FFIEC agreed with that suggestion and included a memo item on the Report of Condition to show a breakdown in the OREO amounts.

CONFERENCE OF STATE BANK SUPERVISORS

In 1990 the Department was accredited by the Conference of State Bank Supervisors (CSBS). The accreditation is good for five years subject to an annual review, and involves a comprehensive review of a department's functional areas, finances, staffing, examination and supervisory procedures, and statutory powers. The program demonstrates to Congress, federal bank regulatory agencies, state legislatures and others, the high level of competency in accredited states. During 1991, the State Banking Department successfully completed its first annual review and its accreditation status remains in good standing.

SURVEYS/STUDIES

The Department conducted a number of surveys and studies during 1991. These included the construction loan survey mentioned above, a survey on each bank's method for setting the level of reserve for bad debts, an executive compensation survey, an informal survey of credit demand and an examination process survey that requested foreign and domestic bankers to express their views of the examination process. The Department finds that surveys are a useful method of keeping abreast of what is taking place in the industry, and for disseminating information to licensees.

While the responses received on the examination process generally gave good ratings to the Department, they also indicated certain areas where procedures needed reevaluation. As a response to the examination survey a "Final Review Checklist" was established. The checklist will be completed by the Assistant Deputy in charge of reviewing and forwarding the examination report to the bank. Special internal training sessions on loan evaluation techniques and procedures will be instituted.

As part of this effort, principles of Quality Bank Regulation have been discussed and established as a guide for the future. These principles are:

- Quality services will be provided at economical costs.
- The Department will be aware of the changing economic environment and the impact on California banks.
- Sound principles of loan analysis will be utilized in performing the examination function.
- The Department will maintain an educated examination force and provide up to date training for the examiners.
- The Department's goal will continue to be to retain experienced senior examination staff who have demonstrated good judgement.
- Examination techniques will focus on the material items in the financial statements and operations of banks.
- Manuals and resource materials will be updated for use by the examination staff.
- The Department will continue regular dialogue with its licensees to

discuss current topics and obtain feedback on the examination process and other regulatory procedures.

- Confidential questionnaires to the Department's licensees will be utilized to obtain input and observations regarding the regulatory process. The results will be sent to the licensees.

- The Department will maintain an attitude of accessibility.

- The Department will continue to establish and maintain excellent working relationships with other regulators.

- The Department will continue to play a leading role in national issues impacting state bank regulation.

- The administrative process will be constantly evaluated for efficiency and cost effectiveness.

TRAINING

Ten new bank examiners were hired during the year. The Department developed and commenced a four-year "Core Training Program" for new examiners designed to combine on-the-job training with formal technical schools taught by instructors provided by the Conference of State Bank Supervisors and other professional training organizations.

The Department sponsored both a Beginning and Advanced Examiner School in 1991. Both schools will be given again in 1992, as well as a session of the Intermediate School.

Additionally, the Department sponsored in-house WordPerfect and Lotus software training for all employees statewide.

SUPERVISION

The Department continues to meet its statutory obligation of examining all banks at least once every two calendar years. Overall, the Department examined nearly 60% of all state chartered banks during the year. In terms of assets, over 70% of all state chartered bank assets in 1991 were examined. When FDIC and FRB examinations are taken into account, nearly 90% of the state chartered banks were examined by one of the regulatory agencies.

The Department's resources were stretched to the fullest extent last year in our attempts to meet statutory obligations. With the downturn in the economy impacting the banks in California, asset quality declined in a number of banks and resulted in expending more time and resources in these examinations. Approximately 70% of examination time is taken up by loan review.

Completing the examination schedule in 1992 will be challenging. The Department has been unable to fill several vacant examiner positions due to budget constraints.

However, efforts are being made to increase efficiency and to decrease hours spent examining banks. Field examiners have now been provided with laptop computers and the Department is continuing to improve offsite capabilities as well. A number of analytical reports are also being generated to improve offsite analyses.

During the year, the Department centralized the responsibility for the oversight of trust activities. Deputy Superintendent Arlene Rutherford, who heads our Special Licensees Section has been assigned to oversee the Department's trust activities.

ASSESSMENT

The Department is a self-sustaining agency and as such is not supported by general tax revenues. The programs of the Department are financed by the State Banking Fund which is supported by assessments of state chartered banks, foreign banking corporations, trust companies, issuers of money orders and travelers checks, and from fees generated by specific services.

The assessment rate is adjusted to reflect the actual expenses incurred by the Department with the maintenance of a prudent reserve. The Department's assessments have always been below the maximum rate of $2.20 per thousand dollars of assets set by the Legislature in 1977. The rate for fiscal year 1991 was $1.40 per thousand dollars which represents 64% of the maximum rate allowable.

STATE BANKING FUND ASSESSMENT RATE

Fiscal Year	Base Assessment Rate	Assessment Rate As a % of Statutory Maximum	Total Assessment ($000)
1980	.90	41	3,837
1981	.92	42	4,635
1982	.88	40	4,912
1983	1.14	52	6,891
1984	1.05	48	6,836
1985	1.39	63	9,032
1986	1.15	52	9,981
1987	1.01	46	9,748
1988	.94	43	9,783
1989	1.37	62	14,027
1990	1.43	65	16,665
1991	1.40	64	15,676

FAILURES AND LIQUIDATIONS

During 1991, two state chartered banks and one national bank failed in California. They were: Alvarado Bank, headquartered in Richmond, closed on January 25, 1991. The FDIC as receiver accepted the offer of Pacific Bay Bank (a newly organized state chartered bank), to assume the deposit liabilities of the failed institution. The second state bank failure was Manilabank California, headquartered in Los Angeles. The bank was closed on March 8, 1991 and the FDIC accepted the offer of UST California, N.A., to assume its liabilities. The failed national bank was Mission Valley Bank N.A., located in San Clemente.

In addition, a foreign banking corporation office in California was closed when its parent bank and worldwide offices were closed by regulators in England. Bank of Credit and Commerce International's (BCCI) office in Los Angeles was closed on July 5, 1991. This closure necessitated the Department expending an inordinate length of time in the liquidation of the office.

BANK CLOSURES SINCE 1982

($ AMOUNTS IN MILLIONS OF DEPOSITS)

	California Banks						All U.S.	
	State		National		Total			Cumulative
Year	#	$Amt	#	$Amt	#	$Amt	Year #	#
1982	1	9	1	42	2	51	42	52
1983	4	341	1	45	5	386	48	100
1984	5	297	1	78	6	375	79	179
1985	6	204	1	42	7	246	120	299
1986	2	110	5	148	7	258	138	437
1987	5	215	2	18	7	233	184	621
1988	0	0	1	25	1	25	200	821
1989	1	26	0	0	1	26	206	1027
1990	3	294	1	24	4	318	168	1195
1991	2	47	1	41	3	88	124	1319

STATUS OF FIRST INDEPENDENT TRUST COMPANY LIQUIDATION

The liquidation of First Independent Trust Company (FITCO), which was closed on May 19, 1989, continues. Nearly all of FITCO's conventional trust business was transferred to successor trustees. However, the Superintendent is liquidating the "trust rate accounts," accounts that were used for making student loans and selling such loans in the secondary market.

The Superintendent as liquidator has, so far, made cash distributions to the trust rate customers of approximately 83% of their May 19, 1989 balances. The Superintendent as liquidator intends to make further distributions to the trust rate customers as assets are liquidated and cash becomes available.

STATUS OF BCCI LIQUIDATION

On July 5, 1991, in coordination with regulators in the United States and foreign countries, the Superintendent took possession of the California property and business of Bank of Credit and Commerce International, S.A. (BCCI). BCCI, a bank organized under the laws of Luxembourg, had been licensed by the Superintendent to maintain a depositary agency in Los Angeles.

On July 11, 1991, the Superintendent ordered that the California property and business of BCCI be liquidated. At the time of the closing, BCCI's office in Los Angeles had total book assets of $138.9 million, including $27.1 million in cash and cash equivalents, and total book liabilities of $19.8 million. As of December 31, 1991, total book assets had decreased to $108.4 million, primarily because of establishment of reserves for uncollectible assets, and total book liabilities had declined to $11.8 million. Through the collection of loans and other assets, cash and cash equivalents had increased to $39.6 million. Pursuant to Financial Code Section 3117, commencing on August 30, 1991, the Superintendent gave notice for all persons having claims against the California property or business of BCCI to file their claims. The period for filing claims ended on December 30, 1991, and by that time 75 claims had been received.

On December 19, 1991, the U.S. Department of Justice filed criminal racketeering conspiracy charges against BCCI and certain affiliates in the U.S. District Court, District of Columbia. As of the same date, December 19, 1991, persons appointed by courts in Luxembourg and the Cayman Islands as Commissaires or provisional liquidators of BCCI and the affiliates (the "Foreign Liquidators") entered into a Plea Agreement with prosecuting agencies and bank regulatory agencies, including the Superintendent. The Plea Agreement provided, in general, that BCCI and the affiliates would plead guilty to the criminal charges and that all the property of BCCI and the affiliates in the United States would be forfeited to the United States. With specific reference to the Superintendent's liquidation of the California property and business of BCCI, the Plea Agreement provided that the Superintendent would complete the liquidation as soon as practicable and would transfer the remainder of the liquidation estate to the United States. On January 24, 1992, the U.S. District Court accepted the pleas of guilty entered by BCCI and the affiliates pursuant to the Plea Agreement and issued an order of forfeiture.

On August 1, 1991, before the U.S. Department of Justice filed its criminal charges against BCCI, Foreign Liquidators filed petitions under Section 304 of the Bankruptcy Code in the U.S. Bankruptcy

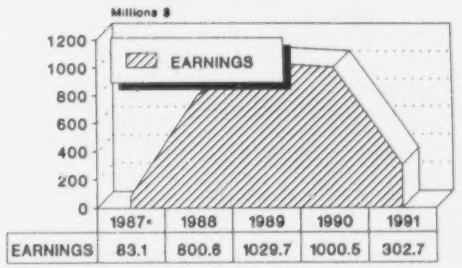
Court, Southern District of New York. The petitions sought, among other things, a turnover of all of BCCI's property in the United States. On October 15, 1991, upon the consent of the Foreign Liquidators and the Superintendent, the U.S. Bankruptcy Court issued an order which barred the Foreign Liquidators from seeking to restrain or restrict the Superintendent in liquidating the California property and business of BCCI pursuant to California law and which directed the Superintendent, subject to any necessary California court approval, to transfer to the U.S. Bankruptcy Court any assets collected in the California liquidation in excess of amounts necessary to pay claims and expenses. On February 5, 1992, in view of the forfeiture of BCCI's United States assets in the criminal proceeding, the Foreign Liquidators moved for dismissal of the Section 304 proceeding.

1991 PERFORMANCE OF STATE CHARTERED BANKS

California state chartered banks earned $302.7 million in 1991, down sharply from the $1 billion they had earned in 1990. The dramatic decline in earnings is largely due to a significant increase in the provision for loan losses. The Return on Assets and Equity declined from prior year levels. The median ROA was .64% and the median ROE was 7.53%. 208 of 271 banks, or 76.8% of the banks were profitable - the lowest percentage of profitable banks since 1984.

Despite the dip in earnings, banks have strengthened their capital position and the median equity capital ratio is now 7.78%. The banks also added to their loan loss reserves. Banks have approximately 2.4% of their loan portfolio and 68.0% of their noncurrent loans and leases (loans and leases past due 90 days and over and nonaccruals) covered by reserves. Assets grew 7.7% and loans and leases grew by 1.1% in 1991.

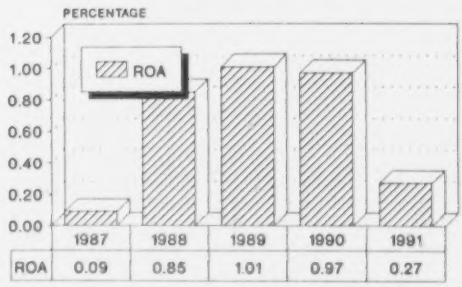
AGGREGATE EARNINGS
(California State Chartered Banks)



	1987*	1988	1989	1990	1991
EARNINGS	83.1	800.6	1029.7	1000.5	302.7

*Aggregate provision for loan losses totaled $1.2 billion in 1987.

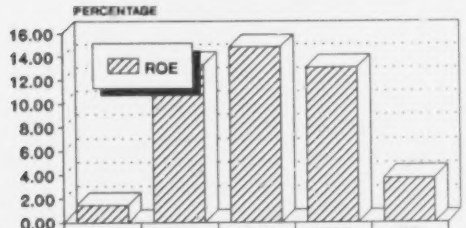
RETURN ON ASSETS**
(California State Chartered Banks)



	1987	1988	1989	1990	1991
ROA	0.09	0.85	1.01	0.97	0.27

** AGGREGATE RETURN

RETURN ON EQUITY**
(California State Chartered Banks)



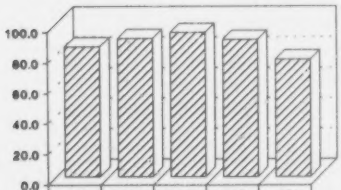
	1987	1988	1989	1990	1991
ROE	1.45	13.34	14.83	13.07	3.75

**AGGREGATE RETURN

A breakdown of profitable banks by asset size is given below:

Asset size	Number of Banks	Number of Profitable Banks	%
$ 0 - 50 MM	58	30	51.7
$50 - 100 MM	75	63	84.0
$100 - 500 MM	101	83	82.2
$500 - 2 Billion	31	27	87.1
> $2 Billion	6	5	83.3
	271	208	76.8

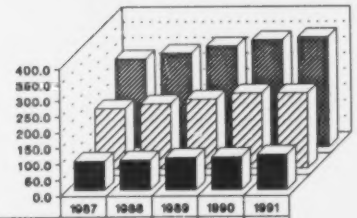
% OF PROFITABLE BANKS
(California State Chartered Banks)



	1987	1988	1989	1990	1991
% OF PROFITABLE BKS	86.3	90.7	94.4	90.0	76.8

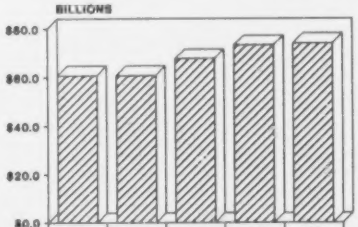
% OF PROFITABLE BKS

CALIFORNIA BANKING
ASSETS IN $ BILLIONS



	1987	1988	1989	1990	1991
TOTAL ASSETS	280.5	297.2	319.4	339.8	347.3
NAT'L BK ASSETS	189.3	202.7	217.8	236.5	236.0
STATE BK ASSETS	91.2	94.5	101.6	103.3	111.3

TOTAL LOANS & LEASES
(California State Chartered Banks)



	1987	1988	1989	1990	1991
TOTAL LOANS	$60.7	$60.7	$67.6	$73.2	$74.0

•Net of unearned income.

SUMMARY OF PAST DUE LOANS & LEASES
(California State Chartered Banks)

	1987	1988	1989	1990	1991
30-89 Days	1.7	1.3	1.4	1.5	1.7
90 Days•	1.9	1.5	1.4	1.7	2.6
Total Past Due	3.6	2.8	2.8	3.2	4.3
90 Day % of Loans	3.2	2.5	2.0	2.3	3.5
Past Due % of Loans	5.9	4.7	4.1	4.4	5.8

• Includes nonaccruals.
Percentages are a percent of total loans & leases including unearned income.

The overall asset quality at state chartered banks appears to be stabilizing. The total amount of noncurrent loans and leases in the fourth quarter declined from previous quarter levels of $2.8 billion to $2.7 billion, and represents the first time in over six quarters that noncurrent loans and leases have declined from a previous quarter. The decline in noncurrent loans and leases and total delinquent loans and leases are noted in all asset size groups.

State chartered banks appear to have cut back on construction lending. For the third straight quarter, construction loans outstanding declined and stood at $10.4 billion at year end, a drop of 6% from September 1991. For the fourth quarter, real estate loans grew by 1.8% to $40 billion. Overall, loans and leases grew 1.4% for the quarter to $74.0 billion.

LEGISLATIVE DEVELOPMENTS

Major State Legislation Affecting Banks

AB 697 (Lancaster)
Ch. 180.
Establishes $5,000 as minimum annual assessment against bank or trust company. Deletes requirement that branch office of bank or trust company be located within this state. Removes "for temporary purposes" borrowing limitation on ability of commercial bank to borrow money, and specifies that commercial bank may rediscount with, borrow money from, or hypothecate its assets as security for money borrowed from the Federal Home Loan Bank, in addition to a Federal Reserve Bank or the Federal Deposit Insurance Corporation. Increases from six months to twelve months the period within which nonconforming activity or nonconforming asset may be conformed to Banking Law requirements in case of sale, merger, or conversion of savings and loan to a bank.

AB 956 (Areias)
Ch. 131.
Provides that no creditor can provide any adverse information concerning a cosigner on a consumer credit contract (as defined) to consumer credit reporting agency regarding delinquency on contract entered into on or after July 1, 1992, unless written notice of delinquency is provided to cosigner.

AB 998 (Peace)
Ch. 608.
Requires issuers of credit cards secured by real property, money, or other personal property to (1) disclose in advertisements and solicitations that credit extended under such card is secured, (2) identify credit card as "secured credit card," and (3) describe security by item or type. Requires deed of trust executed in conjunction with secured credit card to contain specified statement.

AB 1693 (Alpert)
Ch. 419.
Authorizes trust companies to invest funds lawfully held for investment in interests in common trust funds administered by trust itself, or by any affiliated trust company, including, without limitation, foreign affiliated trust company.

AB 1735 (Isenberg/Johnston)
Ch. 1167.
Abolishes "single action rule" for certain real property defaults where property is environmentally impaired. Establishes certain additional, alternative remedies with respect to such property. Makes related changes.

SB 197 (Mc Corquodale)
Ch. 1049.

Repeals, effective January 1, 1997, provisions concerning money laundering. Authorizes Department of Justice to make available to district attorneys specified reports or information contained in specified reports concerning financial institutions' records of transactions involving $10,000 or more.

SB 1015 (Calderon)
Ch. 1206.

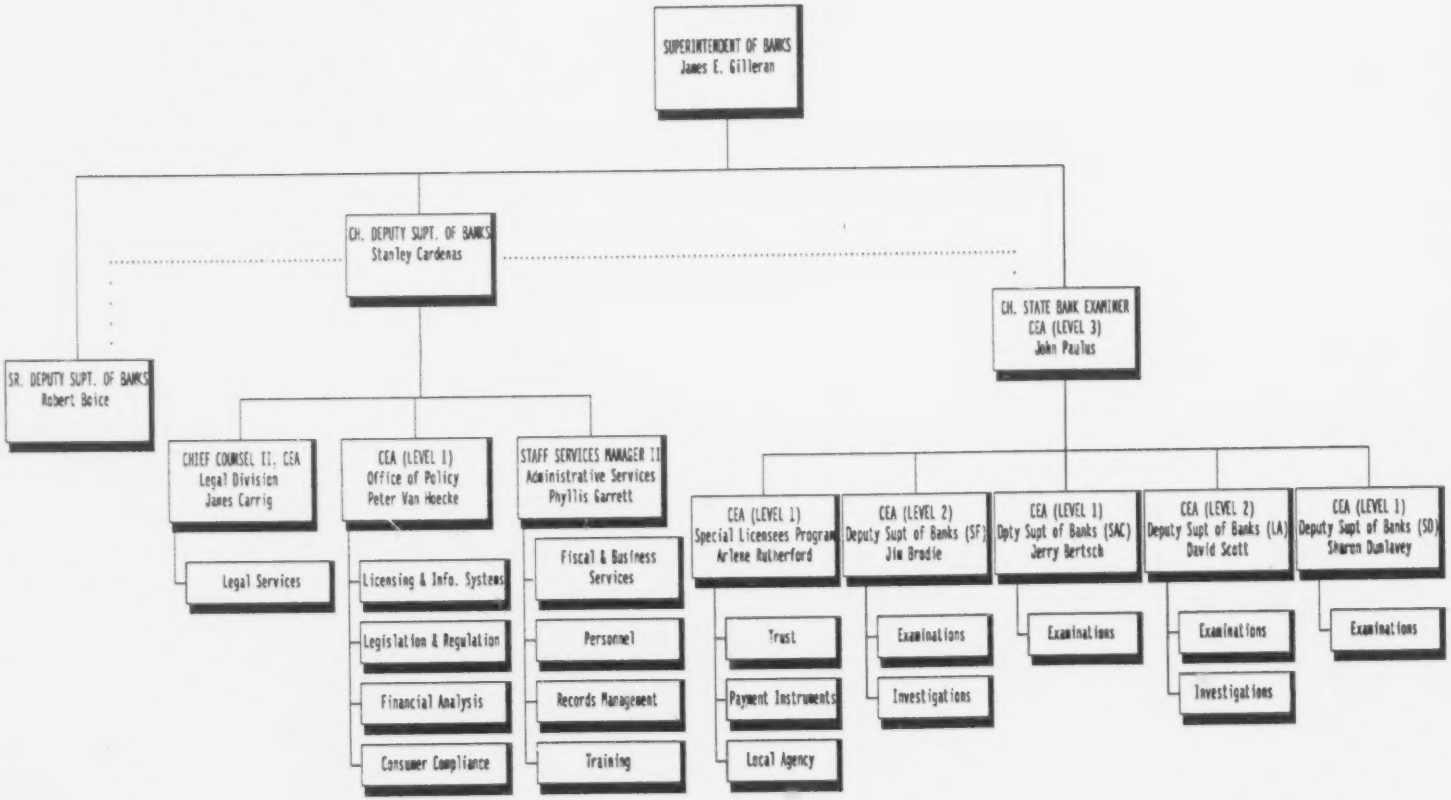
Adds International Finance Corporation to those entities in which savings banks and insurers may invest in certain circumstances, and by which state and local agencies may have their deposits secured. Revises brokered deposit provisions relating to foreign savings associations, and extends specified sunset date by two years.

SUPERINTENDENTS OF BANKS

Name	Date of Taking Office
Alden Anderson	July 1, 1909
W.R. Williams	February 20, 1911
Charles F. Stern	December 1, 1918
Jonathan S. Dodge	June 20, 1921
John Franklin Johnson	February 1, 1923
Will C. Wood	January 29, 1927
Albert A. Rosenshine	November 1, 1929
Will C. Wood	March 30, 1930
Edward Rainey	January 6, 1931
Friend Wm. Richardson	July 19, 1934
E.W. Wilson	January 9, 1939
William J. Murphy	March 4, 1940
George J. Knox	May 20, 1940
Benjamin C. Corlett	March 1, 1943
Maurice C. Sparling	December 9, 1945
William A. Burkett	August 1, 1955
William J. Murphy	February 1, 1959
John A. O'Kane	May 8, 1962
James M. Hall	February 9, 1967
John A. Sherman	January 26, 1970
Donald E. Pearson	June 1, 1970
Carl J. Schmitt	November 5, 1975
Jack L. Taufer	September 1, 1978
Mary Ann Graves	June 1, 1979
Morton R. Michaels	August 23, 1979
Richard M. Dominguez	April 1, 1980
Harold D. Doyle	January 3, 1983
Louis Carter	May 2, 1983
Harold D. Doyle	February 17, 1987
Howard Gould	April 1, 1987
Harold D. Doyle	March 13, 1989
James E. Gilleran	July 5, 1989

NOTE: The year 1878 marks the advent of actual banking supervision in California. In that year, an act was passed creating a three person Board of Bank Commissioners and placing under its jurisdiction "every savings bank and banking company incorporated under the laws of this state, or any other state or country and doing business in this state". In 1909, the Bank Act was passed, creating the State Banking Department as it exists today, with the Superintendent of Banks appointed by the Governor to a term of four years. This was changed in 1911 to provide that the Superintendent hold office "at the pleasure of the Governor"

STATE BANKING DEPARTMENT



April, 1992

STAFF OF THE STATE BANKING DEPARTMENT
As of December 31, 1991

Name and Position	Compensation per Month
EXECUTIVE AND ADMINSTRATIVE SERVICES	
James E. Gilleran, Superintendent of Banks	7,941
Stanley M. Cardenas, Chief Deputy Superintendent of Banks	7,240
Robert M. Boice Jr., Senior Deputy Superintendent of Banks	5,926
Brian L. Walkup, Senior Staff Counsel (Sacramento)	6,444
Sheila L. Sakamoto, Staff Counsel (Sacramento)	5,582
Phyllis A. Garrett, Staff Services Manager II	4,636
Eli I. Karam, Senior Accounting Officer	3,827
Purigali K. Prakash, Bank Examiner	4,226
Mary Ann Havens, Associate Information Systems Analyst	3,672
Robbin A. Kleinsorge, Associate Governmental Program Analyst	3,672
Jack D. Fowler, Staff Services Analyst	2,770
Nancy L. Hardy, Staff Services Analyst	2,290
Nadine F. Young, Staff Services Analyst	3,171
Joyce A. Matushenko, Personnel Services Specialist II	2,973
Jean M. Nosaka, Management Services Technician	2,414
Anna Yee, Business Services Assistant	2,498
Nina M. Gaetos, Accounting Technician	2,078
Joyce A. Darrough, Office Technician	2,181
Shirley S. Mak, Office Technician	1,955
Roxanna M. Constantino, Office Assistant (Typing)	1,709
Maria P. Galatti, Office Assistant (Typing)	1,794
Jeanne B. Lum, Office Assistant (Typing)	1,794
Suzy E. Zeigler, Office Assistant (Typing)	1,709
LEGAL AND LEGISLATIVE SERVICES	
James F. Carrig, Chief Counsel II	7,007
William G. Thompson, Assistant Chief Counsel	6,497
Tony Lehtonen, Senior Staff Counsel (Specialist)	6,160
Thomas M. Loughran, Senior Staff Counsel (Specialist)	5,883
Diana H. Nishiura, Senior Staff Counsel (Specialist) (Los Angeles)	6,444
Peter J. Moren, Staff Counsel (Los Angeles)	4,852
Gregory S. Price, Staff Counsel (Los Angeles)	4,852
Kenneth H. Sayre-Peterson, Staff Counsel	5,588
Robert E. Thomas, Staff Counsel	5,588
Leonida C. Asuncion, Senior Typist, Legal	2,768
Aile E. Adriano, Senior Typist, Legal	2,768
Agnes R. Cabauatan, Senior Typist, Legal	2,768
Henrietta E. Gaviola, Senior Typist, Legal (Los Angeles)	2,511
Irene D. Kukkola, Senior Typist, Legal	2,768

Name and Position	Compensation per Month
LICENSING AND SPECIAL PROGRAMS	
Richard R. Ogawa, Assistant Deputy Licensing & EDP	5,129
Roberta L. Libby, Associate Programmer Analyst	4,018
Judy Gee, Associate Information Systems Analyst	3,848
Patrick C. Carroll, Staff Services Analyst	3,171
Cari D. Rodriguez, Management Services Technician	2,414
Meli T. Brown, Word Processing Technician	1,978
Arlene V. Esteron, Office Assistant (Typing)	1,709
Nida E. Rivera, Office Assistant (Typing)	1,794
SAN FRANCISCO REGIONAL OFFICE	
John R. Paulus, Deputy Superintendent of Banks, C.E.A. 2	5,649
James E. Brodie, Supervising Bank Examiner	5,129
Thomas Fong, Bank Examiner IV (Supervising)	4,847
Brian H. Yuen, Bank Examiner IV (Supervising)	4,847
Barbara K. Chow, Bank Examiner IV	4,211
Franklin S. Hom, Bank Examiner IV	4,643
Frank W. Horst, Bank Examiner IV	4,643
Khai LeCong, Bank Examiner IV	4,847
Kris E. Olstead, Bank Examiner IV	4,226
James J. O'Neill, Bank Examiner IV	4,847
John J. Peters, Bank Examiner IV	4,847
Owen M. Raven, Bank Examiner	4,643
Joan Tomlinson, Bank Examiner IV	4,643
Debie M. Abella, Bank Examiner	4,010
Terrance L. Andreski, Bank Examiner	3,843
Michael U. Egbujor, Bank Examiner	2,526
Paul K. Fung, Bank Examiner	3,660
Edgar M. Gomez, Bank Examiner	3,843
Laura G. Joseph, Bank Examiner	4,356
Jane C. Killpack, Bank Examiner	4,010
Cecilia L. Knowles, Bank Examiner	2,526
Bert Louis, Bank Examiner	4,010
Ross J. Muramoto, Bank Examiner	3,843
Julio R. Prada, Bank Examiner	3,843
Frank J. Pult, Bank Examiner	4,010
Peter C. Sim, Bank Examiner	3,843
John R. Tullis, Bank Examiner	4,010
Helen K Vaughn, Bank Examiner (Local Agency)	4,010
Kelly P. Wong, Bank Examiner	3,843
Diedri C. Youngblood, Bank Examiner	3,660
Frank S. Iwamoto, Management Services Technician	2,414
Claudia B. Nordendahl, Staff Services Analyst (Local Agency)	2,909
Terry J. Anderson, Office Technician	2,290
Barbara L. Curry, Office Technician	2,100
Maria R. Escala, Office Assistant (Typing)(Local Agency)	1,977
Paul B. Harris, Office Assistant (Typing)	1,977
R. Yvonne Malekzadeh, Office Assistant (Typing)(Local Agency)	1,955

Name and Position	Compensation per Month
SPECIAL LICENSEES	
Arlene F. Rutherford, Deputy Superintendent of Banks, C.E.A. 1	5,124
Alicia V. Adoc, Bank Examiner IV	4,847
Linda Y. Eng, Bank Examiner	4,010
MariaElena Garcia, Bank Examiner	2,526
Marita V. Gonzalez, Bank Examiner	4,010
A. Robert Mbama, Bank Examiner	4,010
John V. Rockwell, Bank Examiner	2,526
Barry E. Scarff, Bank Examiner	2,526
Gertrude Wynn, Bank Examiner	4,010
Maureen K. Chenette, Office Assistant (Typing)	1,884
SACRAMENTO REGIONAL OFFICE	
Peter A. Van Hoecke, Deputy Superintendent C.E.A. 1	4,880
Jerry C. Bertsch, Supervising Bank Examiner	5,129
Donald G. Williams, Bank Examiner IV (Supervising)	4,847
David M. Bouterie, Bank Examiner IV	4,643
Lester E. Connor, Bank Examiner	4,211
Donald H. Lake, Bank Examiner IV	4,643
Lorraine C. Sapunar, Bank Examiner IV	4,211
P. R. Erich Cress, Bank Examiner	2,526
Nathaniel G. Davis, Bank Examiner	3,486
Scott J. Harris, Bank Examiner	4,010
Deanne S. Hendricks, Bank Examiner	3,660
Mary J. Jones, Bank Examiner	3,843
Michael Y. Lim, Bank Examiner	3,843
George G. Neil, Bank Examiner	4,010
William J. Shaw, Bank Examiner	3,843
Rosemarie Grenke, Office Technician	2,290
Elaine L. Wood, Office Technician	2,290
Diane G. Andrade, Office Assistant (Typing)	897
SAN DIEGO REGIONAL OFFICE	
Sharon A. Dunlavey, Deputy Superintendent of Banks, C.E.A. 1	5,380
Craig A. Carlson, Supervising Bank Examiner	5,129
William L. Doolittle, Bank Examiner IV (Supervising)	4,847
Paul T. Crayton, Bank Examiner IV	4,422
John R. Hearold, Bank Examiner IV	4,847
William G. Schott, Bank Examiner IV	4,225
William F. Betts, Bank Examiner	4,010
Michael J. Curran, Bank Examiner	3,843
John C. Epuna, Bank Examiner	4,010
Albert J. Marquez, Bank Examiner	3,843
Lynnette A. Myhre, Bank Examiner	3,843
John F. Scanlon, Bank Examiner	3,843
Rosalyn S. Tomaszewski, Bank Examiner	4,010
Rita D. Kovara, Office Technician	2,290
Lorraine L. Garcia, Office Assistant (Typing)	1,709

Name and Position	Compensation per Month
LOS ANGELES REGIONAL OFFICE	
David L. Scott, Deputy Superintendent of Banks, C.E.A. 2	5,913
Donald L. Grigsby, Supervising Bank Examiner	5,129
Bill F. Tom, Supervising Bank Examiner	5,089
Masanori P. Yamaguchi, Supervising Bank Examiner	5,129
Charlotte C. Imoto, Bank Examiner IV (Supervising)	4,422
Michael L. Kientz, Bank Examiner IV (Supervising)	4,847
Florence P. Mirjahangir, Bank Examiner IV (Supervising)	4,847
Willis J. Sheldon, Bank Examiner IV (Supervising)	4,847
Paul A. Bialecki, Bank Examiner IV	4,643
Tak S. Chow, Bank Examiner IV	4,643
Benedict I. Farias, Bank Exmainer IV	4,643
Susan L. Friedman, Bank Examiner IV	4,035
Gloria J. Hoskins, Bank Examiner IV	4,211
Margaret A. Kaplan, Bank Examiner IV	4,422
Debra L. Lewis, Bank Examiner IV	4,643
Nancy D. Marshall, Bank Examiner IV	4,847
Catherine M. Nahnsen-Robison, Bank Examiner IV	4,211
Moises E. Nolasco, Bank Examiner IV	4,847
Joseph R. Phelon, Bank Examiner IV	4,847
John T. Ross, Bank Examiner IV	4,211
Richard D. Schorr, Bank Examiner IV	4,847
Donald L. Shimizu, Bank Examiner IV	4,643
David B. Spainhour, Bank Exmainer IV	4,436
Lyndia Woo, Bank Examiner IV	4,847
James L. Young, Bank Examiner IV	4,847
Kwaku Aboagye, Bank Examiner	3,660
Fredrick L. Brown, Bank Examiner	4,010
Cathy J. Buchholz, Bank Examiner	4,010
Larry W. Bush, Bank Examiner	4,010
Scott D. Cameron, Bank Examiner	4,010
Cristobal G. Caragan, Bank Examiner	4,010
Annette L. Cheng, Bank Examiner	3,843
Frank M. Collins, Bank Examiner	4,010
Trace W. Ehrig, Bank Examiner	3,843
Lance K. Emi, Bank Examiner	2,526
Mouna Faragallah, Bank Examiner	4,010
Stuart M. Feldstein, Bank Examiner	4,010
Sharon A. Hannaford, Bank Examiner	3,843
William M. Hoff, Bank Examiner	4,010
Betty N. Holmes, Bank Examiner	4,010
Reuben M. JaJa, Bank Examiner	4,356
Donna H. Kim, Bank Examiner	3,660
Donald L. King, Bank Examiner	4,010
Victor L. Kuan, Bank Examiner	4,010
Anson Kwan, Bank Examiner	3,324
Fa-Der Lee, Bank Examiner	4,010
Linda C. Lee, Bank Examiner	4,010
Sandy Leong, Bank Examiner	4,010
Z. Michelle Liang, Bank Examiner	4,010

Name and Position	Compensation per Month
LOS ANGELES REGIONAL OFFICE - Continued	
David S. McElrea, Bank Examiner	4,010
Robert L. Norvell, Bank Examiner	4,010
Jeffruy A. Petruy, Bank Examiner	2,526
Daphne T. Porter, Bank Examiner	3,843
Shelly L. Randolph, Bank Examiner	4,010
Gerundio R. Reblando, Bank Examiner	4,010
Judy A. Russell, Bank Examiner	4,010
Martha C. Sinnokrot, Bank Examiner	3,843
Eddy R. Spralja, Bank Examiner	4,010
Cheryl E. Stackhouse, Bank Examiner	3,843
Albert Y. Torralba, Bank Examiner	2,526
Angela Wright, Bank Examiner	4,010
Freda Sato, Staff Services Analyst	3,171
Jackie A. Stutz, Office Technician	2,290
Diana C. Rivera, Office Technician	2,290
Ardo P. Apolinario, Office Assistant (Typing)	1,794
Francine L. Clark, Office Assistant (Typing)	1,628
Norma P. Flores, Office Assistant (Typing)	2,024

STATEMENT OF THE STATE BANKING FUND

Revenue and Expenditures for Fiscal year 1991

Accumulated surplus, July 1, 1990	$7,381,683.01
Revenue:	
Assessment of banks	$15,427,737.94
Assessment, traveler's checks	$183,266.00
License fees (banks and branches)	$61,250.00
Proposed bank and branch applications	$365,032.22
Extraordinary services	$16,725.00
Interest from invested funds	$905,791.57
Income from sale of documents	$6,970.00
Miscellaneous revenue	$487,307.63
Escheat – checks, warrants	$43.18
Total revenue	$17,454,123.54
Total resources	$24,835,806.55
Less Expenditures	
Salaries	$9,027,455.90
Staff benefits	$2,119,834.61
Operating expenses and equipment	$4,015,920.18
Reimbursement	($94,431.53)
Due from Local Agency Deposit Security	($261,304.00)
Total expenditures	$14,807,475.16
Accumulated surplus, June 30,1991	$10,028,331.39
Prior year income adjustments 89/90	($6,280.00)
Prior year appropriation adj. 89/90	$54,226.09
Prior prior year appropriation adj. 88/89	($1,211.83)
Retirement Cont.Transfer Ch.463 Statutes	$270,457.04
Refunds To Reverted Appropriations	$10,925.73
Total adjustments	$328,117.03
Accumulated surplus, adjusted	$10,356,448.42

THE CALIFORNIA BANKING SYSTEM

STATEMENT OF ASSETS AND LIABILITIES
STATE CHARTERED BANKS
(Dollar Amounts in Milions)

YEAR ENDING	12-31-87	12-31-88	12-31-89	12-31-90	12-31-91
NUMBER OF BANKS	279	270	267	270	271
ASSETS					
Cash and due from banks	$11,767.0	$13,832.2	$13,229.8	$9,373.4	$12,014.9
Securities	11,191.3	12,665.3	12,022.6	11,871.4	13,930.7
Loans & leases (net)	60,738.8	60,696.8	67,586.5	73,242.9	74,045.9
Less: loan loss reserve	(1,493.1)	(1,328.9)	(1,263.1)	(1,356.4)	(1,791.1)
Federal funds sold	4,777.1	4,149.8	5,175.7	4,205.1	6,437.8
Bank premises, equipment, etc.	1,565.7	1,493.9	1,573.6	1,741.6	1,763.4
Other real estate owned	368.6	396.4	518.9	702.0	1,396.1
Customer liability under acceptances	636.8	562.7	668.2	721.4	538.5
Other assets	1,690.4	2,024.3	2,111.9	2,779.8	3,002.2
Total Assets	$91,242.6	$94,492.5	$101,624.1	$103,281.2	$111,338.4
LIABILITIES AND CAPITAL					
Demand deposits	$22,221.6	$24,083.2	$24,287.7	$21,659.9	$23,272.0
Time and savings deposits	50,292.3	51,378.5	56,981.2	60,774.3	66,439.6
Domestic deposits	72,513.9	75,461.7	81,268.9	82,434.2	89,711.6
Deposits in foreign offices	4,595.2	3,448.5	3,639.9	3,397.0	3,700.6
Total Deposits	77,109.1	78,910.2	84,908.8	85,831.2	93,412.2
Federal funds purchased	2,773.6	4,293.7	4,045.6	4,218.9	4,522.2
Other borrowings, including mortgages	2,645.9	2,489.2	2,718.6	2,669.7	2,650.4
Other liabilities, including acceptances	2,120.1	2,109.4	2,327.1	2,036.0	1,817.5
Capital notes	852.6	686.7	681.5	873.1	858.8
Equity capital	5,741.3	6,003.3	6,942.5	7,652.3	8,077.3
Total Liabilities and Capital	$91,242.6	$94,492.5	$101,624.1	$103,281.2	$111,338.4
MEMORANDUM					
Commercial & other loans	$26,775.3	$26,561.2	$24,893.4	$25,677.1	$24,308.5
Real estate loans *	20,169.2	20,936.5	$31,367.6	37,113.2	40,019.4
Loans to individuals	13,077.6	12,290.1	$9,597.6	9,093.7	8,168.5
Direct lease financing	1,586.4	1,787.0	2,263.0	1,820.8	1,973.7
Total (including unearned income)	$61,608.5	$61,574.8	$68,121.6	$73,704.8	$74,470.1

* The increase in real estate loans subsequent to 1988 is due to the inclusion of loans secured by junior liens (home equity lines of credit, etc.) formerly carried in other categories.

STATEMENT OF PAST DUE AND NONACCRUAL LOANS & LEASES
STATE CHARTERED BANKS
(Dollar Amounts in Millions)

Year Ending	12-31-87	12-31-88	12-31-89	12-31-90	12-31-91
Number of Banks	279	270	267	270	271
LOANS & LEASES PAST DUE 30–89 DAYS					
Commercial & Other Loans	$727.7	$593.9	$902.3	$516.4	$485.2
Real Estate Loans	701.9	588.0	451.1	835.6	1,005.6
Loans to Individuals	223.4	157.7	50.8	172.8	150.7
Lease Financing Receivables	NA	NA	9.7	15.8	16.5
Total 30–89 Days Past Due	$1,653.0	$1,339.6	$1,413.9	$1,540.6	$1,658.0
NONCURRENT LOANS & LEASES					
Commercial & Other Loans	$1,136.9	$850.0	$709.4	$687.6	$789.5
Real Estate Loans	671.4	543.7	504	947.9	1,782.3
Loans to Individuals	107.4	74.6	128.5	55.9	61.9
Lease Financing Receivables	NA	NA	16.9	9.2	11.6
Total Noncurrent	$1,915.7	$1,468.3	$1,358.8	$1,700.6	$2,645.3
TOTAL PAST DUE & NONACCRUAL					
Commercial & Other Loans	$1,864.6	$1,443.9	$1,611.7	$1,204.0	$1,274.7
Real Estate Loans	1,373.3	1,131.7	955.1	1,783.5	2,787.9
Loans to Individuals	330.8	232.3	179.3	228.7	212.6
Lease Financing Receivables	NA	NA	26.6	25.0	28.1
Total Past Due & Nonaccrual	$3,568.7	$2,807.9	$2,772.7	$3,241.2	$4,303.3
TOTAL PAST DUE LOANS & LEASES AS A % OF RELEVANT LOAN CATEGORIES					
Commercial & Other Loans	6.96	5.44	6.47	4.69	5.24
Real Estate Loans	6.81	5.41	3.04	4.81	6.97
Loans to Individuals	2.53	1.89	1.87	2.51	2.60
Lease Financing Receivables	NA	NA	1.18	1.37	1.42
Total Loans	5.95	4.70	4.07	4.40	5.78
TOTAL NONCURRENT LOANS & LEASES AS A % OF RELEVANT LOAN CATEGORIES					
Commercial & Other Loans	4.25	3.20	2.85	2.68	3.25
Real Estate Loans	3.33	2.60	1.61	2.55	4.45
Loans to Individuals	0.82	0.61	1.34	0.61	0.76
Lease Financing Receivables	NA	NA	0.75	0.51	0.59
Total Loans	3.19	2.46	1.99	2.31	3.55

NOTE: Loans & leases figures include unearned income.
Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

STATEMENT OF CHARGE-OFFS AND RECOVERIES
ON LOANS AND LEASES
STATE CHARTERED BANKS
(Dollar Amounts in Millions)

Year Ending	12-31-89	12-31-90	12-31-91
Number of Banks	267	270	271
CHARGE-OFFS			
Commercial & Other Loans	$480.2	$415.6	$387.7
Real Estate Loans	40.4	71.6	200.6
Loans to Individuals	192.2	156.7	193.5
Lease Financing Receivables	21.7	38.4	44.3
Total Charge-offs	$734.5	$682.3	$826.1
RECOVERIES			
Commercial & Other Loans	$84.8	$84.8	$80.4
Real Estate Loans	5.0	6.7	6.4
Loans to Individuals	61.9	52.4	46.3
Lease Financing Receivables	11.6	11.2	10.6
Total Recoveries	$163.3	$155.1	$143.7
NET CHARGE-OFFS (RECOVERIES)			
Commercial & Other Loans	$395.4	$330.8	$307.3
Real Estate Loans	35.4	64.9	194.2
Loans to Individuals	130.3	104.3	147.2
Lease Financing Receivables	10.1	27.2	33.7
Total Net Charge-offs	$571.2	$527.2	$682.4
NET CHARGE-OFFS AS A PERCENT OF RELEVANT LOAN CATEGORIES			
Commercial & Other Loans	1.59	1.29	1.26
Real Estate Loans	0.11	0.17	0.49
Loans to Individuals	1.36	1.15	1.80
Lease Financing Receivables	0.45	1.49	1.71
Total Loans	0.84	0.72	1.22
GROSS CHARGE-OFFS AS A PERCENT OF RELEVANT LOAN CATEGORIES			
Commercial & Other Loans	1.93	1.62	1.59
Real Estate Loans	0.13	0.19	0.50
Loans to Individuals	2.00	1.72	2.37
Lease Financing Receivables	0.96	2.11	2.24
Total Loans	1.08	0.93	1.11

NOTE: Loans & leases figures include unearned income.

STATEMENT OF INCOME AND EXPENSE
STATE CHARTERED BANKS
(Dollar Amounts in Millions)

YEAR ENDING	12-31-87	12-31-88	12-31-89	12-31-90	12-31-91
NUMBER OF BANKS	279	270	267	270	271
INTEREST EARNED					
Loans	$6,215.8	$5,815.9	$7,558.4	$8,058.2	$7,553.5
Leases	163.5	129.6	175.2	184.3	194.6
Federal funds sold	278.3	320.3	389.9	331.7	289.7
Securities	782.2	810.0	878.8	966.2	961.5
Bank balances	205.9	279.3	520.1	317.6	272.6
Total	$7,645.7	$7,355.1	$9,522.4	$9,858.0	$9,271.9
INTEREST EXPENSE					
Deposits	$3,017.4	$2,978.5	$3,947.6	$4,219.0	$3,868.9
Federal funds purchased	262.6	233.7	432.6	466.0	324.1
Borrowings	150.3	143.4	254.4	164.2	112.8
Capital notes	63.2	59.9	67.1	72.7	71.5
Total	$3,493.5	$3,415.5	$4,701.7	$4,921.9	$4,377.3
NET INTEREST INCOME	$4,152.2	$3,939.6	$4,820.7	$4,936.1	$4,894.6
NON-INTEREST EXPENSE					
Salaries and employee benefits	$1,877.8	$1,757.2	$2,024.4	$2,172.4	$2,230.3
Occupancy expense	654.0	599.8	681.0	732.7	771.7
Provision for loan losses	1,244.5	395.3	506.0	613.2	1,120.5
Other	1,350.9	1,238.6	1,353.1	1,331.4	1,705.5
Total	$5,127.2	$3,990.9	$4,564.5	$4,849.7	$5,828.0
NON-INTEREST INCOME					
Service charges on deposit accounts	$411.4	$396.0	$427.0	$445.9	$493.0
Trust department	144.4	123.2	142.0	147.9	147.7
Other	662.1	700.0	795.0	755.1	846.5
Total	$1,217.9	$1,219.2	$1,364.0	$1,348.9	$1,487.2
Net operating income	$242.9	$1,167.9	$1,620.2	$1,435.3	$553.8
Income taxes	(182.1)	(409.2)	(605.2)	(522.8)	(273.5)
Net securities gains (losses)	14.4	0.7	4.0	4.7	31.0
Extraordinary items	7.9	41.2	10.7	83.3	(8.6)
NET INCOME	$83.1	$800.6	$1,029.7	$1,000.5	$302.7
Dividends	202.7	168.1	253.0	392.3	195.4
Memo: Number of banks operated at a loss	41	25	15	27	63

STATE CHARTERED BANK
OPERATING STATISTICS
(Dollar Amounts in Millions)

YEAR ENDING	12-31-87	12-31-88	12-31-89	12-31-90	12-31-91
NUMBER OF BANKS	279	270	267	270	271
OTHER DATA					
Average assets	$91,822.4	$92,867.6	$98,058.3	$102,452.6	$107,309.8
Average equity capital	5,742.2	5,872.3	6,472.9	7,297.4	7,864.8
Net loan losses	572.4	562.7	571.2	527.2	682.4
AS A % OF YEAR-END LOANS & LEASES					
Provisions for loan losses	2.05%	0.65%	0.75%	0.84%	1.51%
Net loan losses	0.94%	0.93%	0.85%	0.72%	0.92%
Reserve for loan losses	2.46%	2.19%	1.87%	1.85%	2.42%
AS A % OF AVERAGE ASSETS					
Net interest margin	4.52%	4.24%	4.92%	4.82%	4.56%
Net operating income	0.26%	1.26%	1.65%	1.40%	0.52%
Net income	0.09%	0.86%	1.05%	0.98%	0.28%
AS A % OF AVERAGE EQUITY CAPITAL					
Net income	1.45%	13.63%	15.91%	13.71%	3.85%
OTHER RATIOS					
Equity capital to total assets	6.29%	6.35%	6.83%	7.41%	7.25%
Loans to deposits	78.77%	76.92%	79.60%	85.33%	79.27%
Dividend payout to net income	243.92%	21.00%	24.57%	39.21%	64.55%
BRANCH DATA					
Number of state banks	279	270	267	270	271
Number of state branches (domestic)	1,683	1,602	1,618	1,695	1,765
Number of state branches (foreign)	21	21	20	20	18
Total state banking offices	1,983	1,893	1,905	1,985	2,054
Number of national banks	173	167	168	163	162
Number of national branches (domestic)	2,528	2,505	2,520	2,786	2,825
Number of national branches (foreign)	89	88	85	85	86
Total national banking offices	2,790	2,760	2,773	3,034	3,073
Total domestic offices	4,663	4,544	4,573	4,914	5,023
Total offices	4,773	4,653	4,678	5,019	5,127
California population (estimated)	27,662,900	28,662,000	29,063,000	29,760,021	30,646,000
Population per banking office	5,932	6,308	6,355	6,056	6,101
STATE BANKING DEPARTMENT STAFF:					
Authorized	186.5	193.5	197.5	211.5	214.5
Actual	178.5	187.5	180.0	191.5	191.5

NOTES

(1) Above figures relate to domestic and foreign banking operations

(2) Average assets and average equity capital are the average of year-end figures for the current year and one year previous

STATEMENT OF ASSETS AND LIABILITIES
CALIFORNIA NATIONAL BANKS

(Dollar Amounts in Milions)

YEAR ENDING	12-31-87	12-31-88	12-31-89	12-31-90	12-31-91
NUMBER OF BANKS	173	167	168	163	162
ASSETS					
Cash and due from banks	$20,838.0	$23,474.0	$24,127.0	$19,098.2	$21,308.3
Securities	14,123.0	15,340.0	12,470.0	11,613.0	16,632.9
Loans & leases (net of unearned income)	136,763.0	147,008.0	164,347.0	187,885.3	177,086.9
Less: Loan loss reserve	(5,763.0)	(5,048.0)	(4,777.0)	(4,524.0)	(6,197.3)
Federal funds sold	7,585.0	6,398.0	5,454.0	4,301.9	6,547.8
Bank premises, equipment, etc.	3,314.0	3,208.0	3,346.0	3,801.5	3,780.6
Other real estate owned	883.0	1,003.0	1,044.0	1,452.2	2,582.9
Customer liability under acceptances	2,855.0	2,357.0	2,610.0	2,699.6	2,283.6
Other Assets	8,703.0	8,970.0	9,159.0	10,158.6	11,945.7
Total Assets	$189,301.0	$202,710.0	$217,780.0	$236,486.3	$235,971.4
LIABILITIES AND CAPITAL					
Demand deposits	$35,573.0	$38,195.0	$40,603.0	$40,561.3	$39,992.8
Time and savings deposits	118,400.0	123,920.0	133,913.0	148,681.2	148,998.9
Total Deposits	153,973.0	162,115.0	174,516.0	189,242.5	188,991.7
Federal funds purchased	6,367.0	10,157.0	11,935.0	10,426.5	8,163.0
Other borrowings, including mortgages	8,815.0	9,114.0	8,358.0	11,445.7	14,062.1
Other liabilities, including acceptances	8,640.0	8,119.0	6,958.0	7,668.9	7,337.8
Capital notes	2,990.0	2,999.0	3,755.0	3,751.0	4,044.7
Equity capital	8,516.0	10,206.0	12,258.0	13,951.7	13,372.1
Total Liabilities and Capital	$189,301.0	$202,710.0	$217,780.0	$236,486.3	$235,971.4

STATEMENT OF INCOME AND EXPENSE
CALIFORNIA NATIONAL BANKS

(Dollar Amounts in Millions)

YEAR ENDING	12-31-87	12-31-88	12-31-89	12-31-90	12-31-91
NUMBER OF BANKS	173	167	168	163	162
INTEREST EARNED					
Loans	$13,275.0	$14,440.0	$17,512.0	$19,142.1	$17,973.4
Leases	309.0	327.0	353.0	362.9	376.1
Federal funds sold	533.0	639.0	668.0	482.8	408.5
Securities	1,413.0	1,505.0	1,624.0	1,397.8	1,411.7
Bank balances	683.0	598.0	539.0	581.9	433.1
Total	$16,213.0	$17,509.0	$20,696.0	$21,967.5	$20,602.8
INTEREST EXPENSE					
Deposits	$7,459.0	$7,593.0	$9,191.0	$10,152.4	$8,906.1
Federal funds purchased	638.0	871.0	1,375.0	1,265.7	707.8
Borrowings	714.0	811.0	1,064.0	1,164.5	1,080.2
Capital notes	227.0	249.0	319.0	334.2	286.7
Total	$9,038.0	$9,524.0	$11,949.0	$12,916.8	$10,980.8
NET INTEREST INCOME	$7,175.0	$7,985.0	$8,747.0	$9,050.7	$9,622.0
NON-INTEREST EXPENSE					
Salaries and employee benefits	$3,756.0	$3,641.0	$3,733.0	$3,850.5	$3,911.5
Occupancy expense	1,470.0	1,442.0	1,461.0	1,518.4	1,592.5
Provision for loan losses	3,663.0	1,244.0	1,319.0	2,083.5	4,616.5
Other	2,619.0	2,817.0	3,253.0	3,087.1	3,667.2
Total	$11,508.0	$9,144.0	$9,766.0	$10,539.5	$13,787.7
NON-INTEREST INCOME					
Service charges on deposit accounts	$786.0	$959.0	$1,073.0	$1,210.0	$1,353.5
Trust department	360.0	346.0	413.0	396.7	402.9
Other	2,463.0	2,758.0	3,390.0	3,422.5	3,066.1
Total	$3,609.0	$4,063.0	$4,876.0	$5,029.2	$4,822.5
Net operating income	($724.0)	$2,904.0	$3,857.0	$3,540.4	$656.8
Income taxes	17.0	(1,162.0)	(1,494.0)	(1,290.5)	(421.9)
Net securities gains (losses)	33.0	(8.0)	(11.0)	(7.3)	33.3
Extraordinary items	41.0	183.0	325.0	91.9	23.8
NET INCOME	($633.0)	$1,917.0	$2,677.0	$2,334.5	$292.0
Dividends	326.0	391.0	792.0	1,011.8	799.0

TOTAL ASSETS, TOTAL DEPOSITS AND TOTAL CAPITAL OF THE 25 LARGEST CALIFORNIA BANKS RANKED BY TOTAL ASSETS AS OF DECEMBER 31, 1991

(in thousands of dollars)

Rank in State	Name of Bank	Total Assets	Percent of Total	Cumulative Percent	Total Deposits	Equity Capital
1	Bank of America N.T. & S.A.	99,643,000	28.69%	28.69%	78,111,000	5,169,000
2	Security Pacific National Bank	53,378,749	15.37%	44.06%	42,247,890	2,434,569
3	Wells Fargo Bank, N.A.	51,747,459	14.90%	58.96%	44,501,450	3,112,622
4	First Interstate Bank of California	19,743,821	5.68%	64.64%	16,130,575	1,137,382
5	Union Bank*	17,473,723	5.03%	69.67%	13,159,690	1,075,213
6	The Bank of California, N.A.*	8,490,667	2.44%	72.12%	5,851,520	576,118
7	Sanwa Bank California*	7,473,807	2.15%	74.27%	5,375,246	636,167
8	The Sumitomo Bank of California*	5,281,060	1.52%	75.79%	4,772,006	294,949
9	City National Bank	4,562,262	1.31%	77.11%	3,664,227	281,283
10	Imperial Bank	3,755,957	1.08%	78.19%	3,281,310	183,212
11	Bank of the West*	3,448,306	0.99%	79.18%	3,113,916	223,766
12	Household Bank, National Association	1,997,157	0.58%	79.75%	86,483	546,565
13	San Diego Trust & Savings Bank	1,830,497	0.53%	80.28%	1,683,074	113,330
14	Farmers and Merchants Bank of Long Beach	1,480,509	0.43%	80.71%	990,949	243,466
15	Westamerica Bank, N.A.	1,300,045	0.37%	81.08%	1,188,888	90,924
16	Tokai Bank of California*	1,266,426	0.36%	81.45%	1,120,816	122,696
17	Community Bank	1,246,609	0.36%	81.81%	919,146	84,732
18	Mitsui Manufacturers Bank*	1,212,476	0.35%	82.16%	1,021,676	120,713
19	Pacific Western Bank	1,120,130	0.32%	82.48%	1,025,842	79,322
20	U.S. Bank of California	1,071,390	0.31%	82.79%	981,347	82,372
21	First Los Angeles Bank*	1,065,560	0.31%	83.09%	963,771	81,244
22	The Pacific Bank, N.A.	951,103	0.27%	83.37%	856,099	71,858
23	Bank of A. Levy	912,385	0.26%	83.63%	832,683	52,077
24	Santa Barbara Bank & Trust	907,117	0.26%	83.89%	800,848	70,140
25	Santa Monica Bank	881,085	0.25%	84.14%	794,079	81,583
	Largest 25 Banks	$292,241,300	84.14%	84.14%	$233,474,531	$16,965,303
	All other (408 banks)	55,068,537	15.86%	100.00%	48,929,350	4,484,123
	Total	$347,309,837			$282,403,881	$21,449,426
	271 State Banks	$111,338,412			$93,412,203	$8,077,320
	162 National Banks	235,971,425			188,991,678	13,372,106
	Total	$347,309,837			$282,403,881	$21,449,426

* Subsidiary of foreign bank

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Alliance Bank	Culver City	$45,644	$8,432	$36,084	$623	$42,081	$500	$2,788	$2,446	$298
America California Bank	San Francisco	62,429	17,486	42,450	780	52,689	0	9,415	2,565	371
American Bank and Trust Company	San Jose	63,485	5,629	56,799	749	60,299	1,320	1,163	3,169	(722)
American Commercial Bank	Ventura	99,763	36,677	56,755	332	90,064	0	8,956	4,268	1,240
American International Bank	Los Angeles	475,156	111,134	328,746	3,572	445,206	867	25,836	19,309	4,665
American Interstate Bank	Newport Beach	49,909	9,738	39,336	1,519	48,380	0	1,304	3,233	(570)
American Pacific State Bank	North Hollywood	219,435	51,536	157,896	2,149	199,860	1,684	15,852	10,728	2,187
American River Bank	Sacramento	58,029	12,796	44,438	474	50,011	0	7,702	3,314	1,007
American Valley Bank	El Cajon	108,692	19,043	80,161	1,472	99,845	1,753	6,809	6,193	(133)
Antelope Valley Bank	Lancaster	143,277	49,148	88,151	886	130,869	275	10,062	7,678	639
Bank Audi (California)	Los Angeles	92,646	42,930	48,252	481	81,592	3,089	6,910	3,023	376
Bank of Agriculture and Commerce	Stockton	119,799	39,437	71,928	757	105,855	1,066	9,558	3,863	35
Bank of Amador	Jackson	51,089	19,248	31,029	420	45,133	0	5,412	2,372	516
Bank of America State Bank	Concord	21,372	9,305	11,542	59	9,895	0	10,367	647	374
Bank of A. Levy	Ventura	912,385	339,971	493,332	7,212	832,683	2,505	52,077	31,512	5,071
Bank of Beverly Hills (The)	Beverly Hills	125,939	22,838	92,154	849	122,347	0	1,427	5,519	(3,498)
Bank of Canton of California	San Francisco	852,492	616,005	196,570	4,405	763,897	1,988	68,020	22,328	4,512
Bank of Commerce	San Diego	111,638	21,506	80,653	1,470	100,491	362	8,780	7,587	2,810
Bank of Coronado	Coronado	28,487	8,442	17,496	263	25,571	0	2,781	1,385	(201)
Bank of Encino	Encino	57,614	16,474	39,084	251	51,063	0	6,332	2,491	226
Bank of Fresno	Fresno	399,546	87,775	298,772	4,666	362,763	398	30,687	20,092	4,210
Bank of Granada Hills	Granada Hills	49,472	10,699	36,781	245	44,822	0	4,528	2,378	391
Bank of Hayward	Hayward	21,455	5,002	16,419	435	18,785	0	2,531	1,208	(148)
Bank of Hemet (The)	Hemet	115,085	14,521	99,188	719	103,863	0	10,365	5,927	1,578
Bank of Hollywood (The)	Hollywood	86,421	28,309	56,734	536	76,538	0	9,670	4,153	830
Bank of Industry	City of Industry	207,038	48,768	130,567	2,732	158,106	13,944	33,209	9,115	(4,735)
Bank of Livermore	Livermore	74,550	15,685	56,466	728	68,342	0	5,819	3,310	423
Bank of Los Angeles	West Hollywood	159,665	62,553	91,365	2,475	146,753	1,819	10,655	6,489	(1,067)
Bank of Marin	San Rafael	58,422	13,157	43,245	301	51,003	0	7,208	2,198	(204)
Bank of Monrovia	Monrovia	38,725	11,963	26,465	266	34,262	0	4,182	2,264	461

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Bank of Montecito (The)	Montecito	211,315	67,499	124,956	2,609	194,344	333	15,744	8,792	(1,305)
Bank of New York Trust Co. of CA (The)	Los Angeles	27,295	18,051	0	0	1,178	0	15,997	992	1,187
Bank of Newport	Newport Beach	300,633	54,367	233,758	2,461	272,136	5,324	19,931	16,870	625
Bank of Oakland	Oakland	42,097	6,962	33,584	619	35,407	4,296	2,067	1,652	9
Bank of Orange County (The)	Fountain Valley	44,420	12,202	31,038	339	39,537	0	4,581	2,504	385
Bank of Petaluma	Petaluma	46,214	15,572	29,676	428	40,772	500	4,820	2,326	446
Bank of Pleasanton (The)	Pleasanton	70,286	18,358	50,490	637	60,490	3,700	5,808	3,508	771
Bank of Rancho Bernardo (The)	San Diego	54,392	14,455	38,415	853	50,607	0	3,293	2,575	287
Bank of Rio Vista	Rio Vista	70,633	44,360	24,920	348	61,630	343	7,996	2,597	664
Bank of Salinas	Salinas	179,806	35,545	143,460	1,792	164,630	241	14,429	8,641	2,009
Bank of San Bernardino	San Bernardino	68,149	21,840	43,715	451	57,131	1,853	8,325	3,845	948
Bank of San Diego (The)	San Diego	194,881	35,011	149,928	2,207	180,665	1,062	12,120	10,276	(710)
Bank of San Francisco (The)	San Francisco	402,111	60,380	296,897	8,411	373,647	10,413	15,575	17,410	(9,230)
Bank of San Pedro	San Pedro	157,381	24,161	114,721	1,664	143,922	450	10,865	8,613	58
Bank of San Ramon Valley (The)	San Ramon	71,694	17,760	52,693	645	66,624	0	4,868	3,551	264
Bank of Santa Clara	Santa Clara	153,629	41,808	107,783	657	141,823	0	11,228	7,501	978
Bank of Santa Maria	Santa Maria	192,146	46,981	135,191	1,880	176,406	250	14,134	9,614	1,834
Bank of Southern California	San Diego	245,169	77,372	161,672	1,915	216,274	4,637	14,733	11,728	673
Bank of Stockton	Stockton	727,490	217,808	466,626	23,855	655,922	1,061	65,156	34,023	7,385
Bank of the Orient	San Francisco	236,574	60,112	165,909	2,937	212,433	537	17,595	11,277	794
Bank of the Sierra	Porterville	168,958	31,494	130,829	1,429	157,605	0	9,760	9,088	2,110
Bank of the West	San Francisco	3,448,306	1,023,876	2,249,482	25,344	3,113,916	46,916	223,766	152,941	13,218
Bank of Walnut Creek	Walnut Creek	98,196	28,769	67,336	1,602	87,943	0	9,300	5,392	495
Bank of Westminster	Westminster	63,220	12,312	43,733	345	55,318	2,365	4,970	2,900	232
Bank of Willits	Willits	55,443	24,534	30,013	448	48,475	20	6,641	2,862	847
Bank of Woodland	Woodland	137,138	53,713	81,071	1,767	126,343	16	9,084	5,531	1,037
Bank of Yorba Linda	Yorba Linda	49,060	6,770	41,480	312	45,073	0	3,504	3,537	191
Bay Area Bank	Redwood City	68,838	16,568	51,876	874	63,016	0	5,289	4,154	805
Bay Bank of Commerce	San Leandro	80,406	18,115	59,020	750	70,635	1,489	7,235	4,385	833
Borel Bank and Trust Company	San Mateo	166,351	38,503	123,924	1,560	149,450	0	14,991	8,291	2,380

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Borrego Springs Bank	Borrego Springs	39,222	16,431	21,547	281	36,402	0	2,566	1,685	229
Brentwood Bank of California	Los Angeles	149,686	22,399	124,526	1,801	137,492	117	9,736	5,479	1,337
Burlingame Bank & Trust Company	Burlingame	94,771	14,016	79,570	1,122	84,734	2,654	6,679	4,955	1,022
Butte Community Bank	Paradise	24,770	5,309	18,246	47	21,649	0	2,976	758	(183)
California Center Bank	Los Angeles	175,527	37,794	123,772	1,273	157,333	0	14,713	8,397	2,553
California Central Trust Bank Corporation	Irvine	153,341	149,947	0	0	128,473	504	23,253	5,065	1,445
California Commerce Bank	Los Angeles	553,071	162,634	378,087	4,424	501,563	5,761	37,541	22,783	1,652
California Korea Bank	Los Angeles	529,713	124,489	386,709	4,189	491,332	1,810	31,841	21,167	3,513
California Overseas Bank	Los Angeles	98,674	34,834	58,411	1,517	88,855	1,144	7,654	4,547	(4,674)
California Republic Bank	Bakersfield	564,921	139,306	388,065	10,291	519,888	3,819	38,825	30,732	1,156
California Security Bank	San Jose	58,388	9,725	44,879	1,061	55,531	136	2,465	2,542	(1,627)
California State Bank	Covina	347,549	128,533	198,117	2,752	299,890	0	42,859	18,059	2,991
California Valley Bank	Fresno	135,076	28,480	103,982	1,593	123,305	0	10,570	9,144	1,995
Camarillo Community Bank	Camarillo	70,029	19,794	47,912	513	62,546	1,053	6,218	3,456	551
Capital Bank	Downey	109,414	21,913	77,576	828	100,143	300	8,554	6,514	60
Capital Bank of California	Los Angeles	243,646	49,696	166,623	4,215	224,814	0	13,303	13,476	(3,011)
Capital Bank of Carlsbad	Carlsbad	33,472	11,405	21,151	252	30,599	0	2,816	1,909	(522)
CapitolBank Sacramento	Sacramento	148,585	74,429	69,433	1,022	134,032	3,397	10,856	7,124	302
Cathay Bank	Los Angeles	749,418	147,441	560,960	5,500	672,715	1,643	66,771	31,712	10,093
Centennial Bank	Hayward	102,176	30,776	69,146	1,116	93,008	0	8,392	5,525	1,237
Central Sierra Bank	San Andreas	77,577	27,200	48,039	570	71,130	0	5,184	3,981	714
Century Bank	San Francisco	87,697	36,958	42,904	1,184	68,711	2,039	13,666	3,004	303
Cerritos Valley Bank	Norwalk	48,488	20,053	26,594	379	41,749	695	5,770	2,231	(644)
Charter Pacific Bank	Agoura Hills	81,220	16,786	55,729	1,196	69,587	1,160	8,844	4,605	1,707
Chino Valley Bank	Chino	559,544	174,413	370,837	5,263	501,094	12,960	42,425	29,438	8,075
Citizens Commercial Trust and Savings Bank	Pasadena	131,373	63,435	63,158	550	117,228	0	11,299	6,397	1,084
Citizens State Bank of Santa Paula	Santa Paula	68,358	39,125	28,381	473	57,795	4,335	6,015	2,447	426
Citizens Western Bank	San Diego	24,186	7,716	14,200	144	22,049	184	1,779	1,315	(574)
City Commerce Bank	Santa Barbara	126,498	21,533	101,022	1,109	113,508	1,601	10,276	6,974	1,212
CivicBank of Commerce	Oakland	383,754	89,005	270,085	5,104	350,160	0	29,344	17,010	1,706

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Clovis Community Bank	Clovis	89,703	31,868	53,978	1,502	79,786	0	7,772	4,710	1,452
Coast Bank	Long Beach	118,231	9,953	96,224	1,716	108,748	839	7,723	7,623	518
Coast Commercial Bank	Santa Cruz	129,374	35,855	87,233	1,338	116,164	331	12,001	7,463	2,084
Codding Bank of Rohnert Park	Rohnert Park	28,901	7,472	20,737	277	23,893	0	4,892	1,321	22
Commerce Security Bank	Sacramento	212,913	12,792	187,151	2,200	186,340	14,352	7,091	5,656	1,224
CommerceBank	Newport Beach	291,509	56,043	219,719	7,200	257,310	6,652	21,951	16,801	(2,845)
Commercial Bank of Fremont	Fremont	111,805	30,762	80,198	893	102,570	10	9,009	5,594	678
Commercial Bank of San Francisco	San Francisco	59,640	6,492	49,419	512	53,350	0	5,654	2,334	(704)
Commercial Center Bank	Santa Ana	268,811	87,316	160,257	2,796	213,181	0	51,118	9,561	(906)
Community Bank	Pasadena	1,246,609	352,345	830,277	16,808	919,146	235,067	84,732	59,066	(12,690)
Community First Bank	Bakersfield	206,265	59,335	136,696	1,962	189,846	1,897	13,608	11,934	498
Concord Commercial Bank	Concord	51,223	15,109	34,747	438	44,500	0	6,525	2,518	500
Continental Pacific Bank	Vacaville	127,940	25,122	98,176	781	118,742	0	8,775	6,447	1,260
Corporate Bank	Santa Ana	92,974	16,877	73,106	1,099	84,437	0	6,654	5,982	1,043
County Bank of Merced	Merced	133,839	35,210	86,884	1,699	123,551	42	9,693	6,822	712
Cuyamaca Bank	Santee	44,302	8,298	29,776	483	39,497	1,509	2,894	1,926	(256)
Cypress Coast Bank	Seaside	27,460	3,312	23,297	374	24,635	0	2,689	1,323	(628)
Dai-Ichi Kangyo Bank of California	Los Angeles	499,395	241,087	241,056	5,321	427,567	10,108	37,098	13,051	(2,265)
De Anza Bank	Sunnyvale	25,216	12,012	12,529	140	22,121	48	2,895	1,284	(376)
Desert Community Bank	Victorville	75,165	24,236	49,264	660	69,556	0	5,222	3,999	573
Eastern International Bank	Alhambra	98,346	13,351	83,597	691	90,912	0	6,424	4,386	820
Eldorado Bank	Tustin	355,222	95,215	244,846	3,757	324,385	687	27,616	15,686	2,751
Exchange Bank	Santa Rosa	597,787	274,741	301,269	3,014	522,676	8,239	63,487	31,710	7,900
Farmers and Merchants Bank of Long Beach	Long Beach	1,480,509	925,539	538,501	23,155	990,949	231,895	243,466	70,061	29,793
Farmers & Merchants Bank of Central CA	Lodi	554,215	293,485	242,715	4,883	498,160	0	50,237	24,441	6,443
Feather River State Bank	Yuba City	149,533	41,858	103,466	3,128	137,032	894	10,747	6,971	1,951
First American Bank	Rosemead	138,812	29,774	99,763	2,074	119,690	0	18,455	8,389	1,655
First American Trust Company	Santa Ana	34,407	31,523	0	0	26,657	1,231	6,278	1,533	1,023
First Bank of San Luis Obispo	San Luis Obispo	66,133	12,821	52,126	1,099	57,763	0	7,150	3,947	1,004
1st Business Bank	Los Angeles	627,411	334,832	285,604	7,414	559,752	14,992	44,650	24,165	6,166

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
First California Bank	La Mesa	124,574	21,919	86,894	1,342	116,471	0	7,513	7,023	(1,000)
First Citizens Bank	Sherman Oaks	42,728	16,157	25,849	439	38,374	0	4,240	1,824	(460)
First Commercial Bank	Sacramento	421,984	112,150	296,869	5,003	388,164	97	29,426	21,833	1,991
First Community Bank of the Desert	Yucca Valley	53,590	12,397	27,792	334	44,098	4,197	4,368	1,928	(344)
First Continental Bank	Rosemead	33,393	13,744	19,020	127	28,242	0	4,981	571	(684)
First Credit Bank	West Hollywood	90,996	25,005	64,413	1,487	81,945	0	8,599	4,487	998
First Indo-American Bank	San Francisco	58,796	13,441	44,349	956	52,351	0	6,011	2,457	(231)
First International Bank	Chula Vista	92,726	11,498	77,724	1,159	86,279	0	4,945	5,774	955
First Interstate Bank, Ltd.	Los Angeles	515,885	396,749	404	0	8,182	357,516	106,773	4,792	8,659
First Interstate Bank of California	Los Angeles	19,743,821	7,040,047	12,032,260	481,416	16,130,575	1,628,316	1,137,382	893,611	(48,335)
First Interstate Central Bank	Calabasas	4,403	3,068	0	0	1,013	0	3,176	209	291
First Los Angeles Bank	Los Angeles	1,065,560	351,380	691,686	7,056	963,771	12,910	81,244	46,396	4,724
First Mountain Bank	Big Bear Lake	36,456	14,637	20,327	335	33,506	0	2,816	1,908	253
First Northern Bank of Dixon	Dixon	218,577	59,779	151,562	2,003	196,809	1,500	19,576	11,673	2,353
First Regional Bank	Los Angeles	136,436	23,561	110,117	2,400	122,508	1,516	11,956	6,433	706
First State Bank of Southern California	Santa Fe Springs	128,537	37,334	86,401	986	113,699	1,074	13,052	6,399	789
First State Bank of the Oaks	Thousand Oaks	139,918	61,695	74,527	813	122,832	2,656	13,072	7,383	843
First Trust Bank	Ontario	379,257	103,759	230,699	2,000	344,979	3,363	27,483	16,965	1,679
First Valley Bank	Lompoc	110,657	47,028	58,091	1,001	94,736	5,500	9,699	4,628	901
Foothill Bank	Mountain View	122,592	27,932	95,394	2,903	114,039	0	7,496	4,114	(568)
Foothill Independent Bank	Glendora	261,364	49,062	201,596	2,027	238,097	336	19,325	14,887	3,776
Franklin Bank	San Mateo	203,187	37,892	163,719	1,130	186,438	500	14,659	6,572	172
Fremont Bank	Fremont	274,005	31,494	224,167	3,527	255,991	49	15,755	14,182	2,968
Frontier State Bank	Redondo Beach	58,747	6,303	50,656	115	54,058	0	4,323	2,306	516
Garfield Bank	Montebello	79,122	19,023	59,000	889	71,428	0	5,937	4,610	726
General Bank	Los Angeles	789,153	285,225	473,265	5,886	702,887	21,500	55,033	33,523	10,636
Gilmore Commercial and Savings Bank	Los Angeles	75,505	38,933	35,978	342	60,738	0	13,803	3,110	993
Golden Gate Bank	San Francisco	86,413	16,856	68,058	676	80,033	0	5,717	4,727	781
Golden Oak Bank	Oakhurst	28,176	7,407	20,055	257	26,308	0	1,725	1,564	316
Golden Pacific Bank	Ontario	38,876	9,568	27,389	273	35,928	0	2,701	1,825	(445)

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Great Valley Bank	Ceres	86,545	35,431	47,944	1,006	75,554	156	10,552	4,297	743
Grossmont Bank	La Mesa	361,049	107,547	234,574	3,227	317,803	1,152	38,311	19,137	1,069
Guaranty Bank of California	Los Angeles	15,715	8,576	6,982	73	14,811	0	801	806	(170)
Guardian Bank	Los Angeles	729,137	292,069	428,940	9,135	655,363	30,222	37,473	35,775	3,765
Hanmi Bank	Los Angeles	274,062	76,504	189,346	2,820	248,603	0	22,436	15,003	3,841
Harbor Bank	Long Beach	161,604	55,038	102,308	1,029	147,771	0	12,866	8,760	794
Harris Trust Company of California	Los Angeles	7,258	6,694	0	0	0	0	6,203	508	217
Heritage Oaks Bank	Paso Robles	54,173	16,274	35,868	726	49,530	13	3,277	2,161	176
Home Bank	Signal Hill	422,775	136,400	259,539	3,782	377,690	600	43,051	21,966	979
Humboldt Bank	Eureka	38,673	10,253	27,115	295	32,375	0	5,995	1,667	218
Imperial Bank	Inglewood	3,755,957	1,570,658	2,065,022	35,164	3,281,310	251,964	183,212	123,147	5,524
Independence Bank	Encino	535,786	125,596	396,176	53,845	547,627	13,983	(30,608)	20,651	(83,411)
Industrial Bank	Van Nuys	85,372	16,701	63,249	1,482	74,527	3,183	7,158	4,917	411
International Bank of California	Los Angeles	152,738	42,404	105,228	1,354	136,152	929	13,263	6,522	408
Kerman State Bank	Kerman	63,066	17,443	40,019	586	56,697	0	6,014	2,625	913
Kings River State Bank	Reedley	38,188	13,497	23,980	431	34,847	0	3,053	1,940	300
Kyowa Saitama Bank of California (The)	Los Angeles	102,153	13,170	88,399	1,049	78,223	0	20,512	4,784	1,313
Lake Community Bank	Lakeport	78,008	31,408	45,079	600	72,535	200	5,062	2,791	526
Landmark Bank	La Habra	240,559	60,606	167,234	3,186	222,408	0	17,587	9,855	88
Liberty Bank	South San Francisco	69,982	21,862	44,437	867	62,153	0	7,440	3,151	182
Lippo Bank	Los Angeles	128,881	43,713	80,907	3,713	121,043	31	6,117	6,296	(4,679)
Marina State Bank	Marina del Rey	18,513	4,129	14,170	175	17,042	0	1,375	1,042	(96)
Mariners Bank	San Clemente	77,726	17,570	58,831	687	71,590	0	5,661	3,909	798
Maritime Bank of California	Los Angeles	45,932	11,511	33,200	321	41,527	0	4,086	2,209	(331)
Mechanics Bank of Richmond (The)	Richmond	677,431	257,792	405,016	5,589	574,472	15,041	79,110	36,162	8,306
Mercantile Bank	Sacramento	41,967	9,636	32,012	495	38,370	14	3,298	2,004	471
Metrobank	Los Angeles	826,622	303,166	483,648	8,174	740,825	19,416	55,761	38,844	5,513
Mid Valley Bank	Red Bluff	48,660	13,623	33,833	407	44,622	78	3,483	2,269	504
Mid-Peninsula Bank	Palo Alto	101,835	28,340	72,813	855	90,661	0	10,563	4,120	1,078
Mid-State Bank	Arroyo Grande	773,429	231,952	454,938	8,635	661,776	25,519	72,460	30,887	5,776

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Mitsui Manufacturers Bank	Los Angeles	1,212,476	226,781	971,483	22,832	1,021,676	51,334	120,713	54,718	(56,663)
Modesto Banking Company	Modesto	164,521	46,522	107,372	2,994	149,412	551	11,134	7,019	404
Monarch Bank	Laguna Niguel	59,985	14,129	45.067	715	55,017	756	3,669	3,112	355
Monterey County Bank	Monterey	29,163	6,568	21,379	230	26,816	0	1,920	1,561	0
Napa Valley Bank	Napa	406,504	72,207	316,688	7,173	378,133	0	24,885	18,846	325
North County Bank	Escondido	207,951	41,275	153,453	1,993	191,761	2,094	12,189	11,189	1,816
North Valley Bank	Redding	157,465	63,280	88,581	897	145,880	0	10,599	6,455	2,176
Oak Valley Community Bank	Oakdale	12,490	5,808	6,143	62	9,611	0	2,813	147	(669)
Oceanic Bank	San Francisco	69,523	20,766	47,191	249	56,296	0	12,351	2,704	266
Ojai Valley Bank	Ojai	41,705	15,616	24,800	209	38,024	0	3,499	2,191	306
OneCentral Bank	Glendale	68,089	9,834	51,278	612	60,366	0	6,005	4,308	97
Overland Bank	Temecula	58,600	11,918	44,604	910	54,452	0	3,451	3,253	(1,172)
Pacific Bay Bank	Richmond	22,283	3,402	18,636	261	19,084	0	3,020	1,092	42
Pacific Business Bank	Carson	58,157	17,858	37,885	802	51,317	178	6,011	3,596	377
Pacific Commerce Bank	Chula Vista	43,872	12,754	29,060	327	36,953	889	5,811	2,710	584
Pacific Heritage Bank	Torrance	196,871	58,478	127,373	1,988	181,833	900	12,210	8,528	1,608
Pacific Inland Bank	Anaheim	143,477	31,855	108,900	983	116,209	15,668	9,043	5,569	1,056
Pacific State Bank	Stockton	40,510	16,333	23,344	283	36,022	109	4,198	1,669	(350)
Pacific Western Bank	San Jose	1,120,130	255,851	808,230	17,945	1,025,842	1,700	79,322	57,551	(4,315)
Pan American Bank	Los Angeles	34,846	5,685	27,730	538	30,002	0	3,954	2,437	589
Peninsula Bank of Commerce	Millbrae	91,761	28,165	61,270	1,023	80,893	0	9,668	4,372	841
Peninsula Bank of San Diego	San Diego	218,086	75,152	133,973	1,193	202,029	830	14,144	9,341	1,841
Pioneer Bank	Fullerton	215,050	36,668	173,403	3,158	198,425	0	15,687	11,794	1,602
Placer Bank of Commerce	Roseville	33,591	8,034	23,391	738	33,109	0	21	2,101	(1,245)
Plaza Bank of Commerce	San Jose	521,515	78,700	437,976	9,237	454,814	10,640	53,436	32,190	5,121
Plumas Bank	Quincy	84,150	24,610	56,288	670	77,834	0	5,714	4,432	704
Preferred Bank	Los Angeles	20,952	20,219	0	0	906	0	19,939	98	(219)
Premier Bank	Northridge	84,669	11,740	67,967	847	77,179	810	6,390	5,207	739
Rancho Bank	San Dimas	46,152	9,974	34,466	314	42,159	0	3,481	2,632	64
Redding Bank of Commerce	Redding	106,606	19,291	84,268	801	95,710	0	10,095	5,237	1,733

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Redlands Centennial Bank	Redlands	22,753	7,988	14,407	102	19,338	0	3,326	863	(255)
Redwood Bank	San Francisco	105,484	19,302	84,551	1,101	99,009	0	5,469	5,202	(1,398)
Regency Bank	Fresno	110,753	27,804	69,164	1,006	100,445	0	8,998	5,642	1,630
Republic Bank	Torrance	149,588	26,089	118,649	5,393	136,534	0	11,531	8,513	(2,542)
River City Bank	Sacramento	386,709	106,788	249,053	5,636	354,335	3,700	25,607	16,489	163
Sacramento Commercial Bank	Sacramento	137,023	45,735	83,935	1,211	119,462	5,635	7,553	6,207	1,097
Saehan Bank	Los Angeles	25,252	10,423	13,636	69	20,873	0	4,288	373	(1,113)
SafraBank (California)	Encino	92,422	44,131	44,884	658	83,794	0	6,731	2,713	(941)
San Benito Bank	Hollister	65,071	18,538	44,039	669	58,229	23	6,407	3,125	745
San Diego First Bank	San Diego	14,928	6,740	7,627	76	9,814	300	4,799	310	(297)
San Diego Trust & Savings Bank	San Diego	1,830,497	870,325	860,532	8,462	1,683,074	8,362	113,330	85,354	12,916
San Gabriel Valley Bank	El Monte	47,350	8,308	35,818	742	41,844	0	5,022	2,815	457
San Joaquin Bank	Bakersfield	87,463	23,944	62,120	912	80,715	0	6,551	4,158	703
Santa Barbara Bank & Trust Company	Santa Barbara	907,117	388,572	499,077	7,611	800,848	31,955	70,140	38,468	10,615
Santa Monica Bank	Santa Monica	881,085	243,426	619,276	6,279	794,079	2,291	81,583	43,565	12,028
Sanwa Bank California	San Francisco	7,473,807	2,374,226	4,891,875	111,124	5,375,246	1,260,421	636,167	268,515	34,983
Savings Bank of Mendocino County	Ukiah	297,600	134,317	159,429	3,367	265,719	2,000	28,933	13,404	4,278
Scott Valley Bank	Yreka	106,536	55,865	47,547	592	97,890	0	8,355	5,001	1,059
Scripps Bank	La Jolla	118,574	30,669	85,956	928	108,611	382	8,947	5,622	604
Security Pacific State Bank	Irvine	365,485	79,480	204,071	1,279	220,586	54,242	74,397	13,947	3,720
Seoul Bank of California	Los Angeles	81,050	26,875	54,273	2,024	70,696	1,400	8,083	3,738	(585)
Silicon Valley Bank	Santa Clara	860,071	252,373	601,140	11,400	799,793	0	56,562	45,480	11,982
Simi Valley Bank	Simi Valley	74,517	16,340	54,848	485	67,346	0	6,775	4,296	684
Sonoma Valley Bank	Sonoma	44,154	12,748	31,074	370	40,349	0	3,560	1,878	316
South Bay Bank	Torrance	131,054	20,428	98,069	1,196	118,779	0	10,670	5,464	495
Southern California Bank	Downey	462,282	145,685	300,964	4,050	411,463	7,865	32,892	21,710	2,709
State Bank of India (California)	Los Angeles	27,628	8,005	19,618	275	24,857	0	2,586	997	240
Sterling Bank	Los Angeles	160,698	46,449	103,968	1,337	144,735	1,500	12,017	11,235	1,608
Stockman's Bank of Commerce	Elk Grove	29,666	3,502	25,741	297	23,175	1,851	4,417	957	53
Suisun Valley Bank	Fairfield	65,883	20,124	44,748	838	61,319	0	3,906	3,093	255

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Sumitomo Bank of California (The)	San Francisco	5,281,060	692,881	4,534,538	100,937	4,772,006	122,500	294,949	220,793	42,855
Summit Bank	Oakland	70,778	18,706	51,174	870	63,988	0	6,416	4,322	969
Sun Country Bank	Apple Valley	15,374	8,051	7,060	77	11,788	832	2,591	415	(471)
Sunrise Bank of California	Roseville	223,276	70,514	142,027	2,159	204,581	0	16,285	11,165	390
Sunwest Bank	Tustin	279,292	44,572	228,616	5,127	260,744	490	15,261	16,630	(2,295)
Tehama County Bank	Red Bluff	59,179	14,438	44,004	508	52,702	376	5,742	2,950	883
Timberline Community Bank	Yreka	53,175	12,768	38,441	262	49,006	0	3,936	2,747	352
Tokai Bank of California	Los Angeles	1,266,426	94,469	1,160,946	24,165	1,120,816	84	122,696	51,285	8,080
Trans-World Bank	Sherman Oaks	253,438	97,847	150,460	1,505	228,177	4,481	19,726	12,639	1,871
Tri Counties Bank	Chico	384,063	94,219	272,289	3,459	348,534	1,027	30,134	18,794	4,391
Truckee River Bank	Truckee	180,286	38,175	127,051	2,366	167,616	1,365	8,966	5,309	1,844
Union Bank	San Francisco	17,473,723	3,590,346	13,189,846	402,167	13,159,690	2,464,212	1,075,213	755,629	93,472
Union Safe Deposit Bank	Stockton	556,028	159,220	375,739	5,981	507,999	0	43,167	25,243	6,608
United American Bank	Westminster	38,002	6,958	28,079	308	36,015	0	1,804	2,203	(353)
United Pacific Bank	Los Angeles	51,986	11,760	37,911	1,000	46,877	0	3,499	2,043	(397)
United Valley Bank	Farmersville	19,298	4,835	13,956	553	18,667	13	541	936	(72)
Upland Bank	Upland	65,645	12,764	49,812	544	60,185	19	5,187	3,808	106
U.S. Bank of California	Eureka	1,071,390	120,322	922,658	5,793	981,347	3,601	82,372	16,016	1,460
Valley Bank	Moreno Valley	65,070	28,600	33,208	331	57,592	0	7,042	3,630	847
Valley Commercial Bank	Stockton	30,767	8,080	20,803	223	29,410	0	1,108	1,755	(325)
Valley Independent Bank	El Centro	139,476	26,039	108,446	1,089	129,219	0	9,520	7,413	911
Verdugo Banking Company	Glendale	13,524	6,000	6,761	10	8,955	0	4,392	157	(378)
Vintage Bank	Napa	59,928	23,366	33,770	696	55,079	0	4,220	2,784	595
Visalia Community Bank	Visalia	113,599	18,967	83,695	858	104,626	237	5,043	5,456	940
Western Bank	Los Angeles	270,610	52,603	206,519	2,304	243,945	0	22,436	20,376	2,950
Western Community Bank	Corona	79,224	13,899	61,459	750	71,630	0	7,218	4,762	738
Western State Bank	Duarte	55,953	9,720	42,868	647	51,389	0	3,887	2,731	(441)
Westside Bank	Tracy	67,044	25,506	38,948	544	58,945	0	7,983	3,407	149
Westside Bank of Southern California	Los Angeles	104,720	6,030	71,032	560	88,202	9,882	5,937	2,312	(2,052)
Wilshire State Bank	Los Angeles	106,874	29,320	74,798	728	97,051	84	8,280	5,705	821
Yosemite Bank	Mariposa	70,640	30,315	32,309	375	65,664	0	4,572	2,819	160

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Alameda First National Bank	Alameda	214,793	71,828	137,173	1,673	191,828	0	22,377	11,083	3,108
American Commerce National Bank	Anaheim	137,433	21,896	112,523	1,805	126,803	522	9,461	7,394	1,105
American Independent Bank, N.A.	Gardena	23,153	6,078	16,827	165	20,440	0	2,614	1,330	90
American West Bank, N.A.	Encino	78,413	26,753	49,481	460	70,350	292	7,633	3,780	39
Associates National Bank	Pleasanton	34,091	14,418	19,758	868	3,702	26,479	2,350	14,414	3,873
Avco National Bank	Irvine	1,683	1,680	6	6	0	48	1,633	76	60
Bank of America, N.T. & S.A.	San Francisco	99,643,000	21,591,000	73,885,000	2,029,000	78,111,000	10,424,000	5,169,000	3,929,000	978,000
Bank of Anaheim, N.A.	Anaheim	69,352	24,887	43,722	454	63,519	0	5,132	3,943	710
Bank of California, N.A. (The)	San Francisco	8,490,667	1,001,700	7,163,179	373,083	5,851,520	1,297,584	576,118	295,079	(187,612)
Bank of Commerce, N.A. (The)	Auburn	53,641	17,800	32,559	736	46,518	0	6,846	3,090	448
Bank of Lake County, N.A.	Lakeport	80,709	29,633	49,395	892	73,839	0	6,527	3,529	699
Bank of Lodi, N.A.	Lodi	95,085	23,970	66,898	823	87,687	10	6,563	3,602	373
Bank of Milpitas, N.A. (The)	Milpitas	22,096	8,403	13,063	159	18,878	600	2,562	1,006	(158)
Bank of the Desert, N.A.	La Quinta	30,221	7,350	20,955	246	27,809	0	2,228	1,534	103
Bank of Whittier, N.A.	Whittier	33,430	6,898	25,973	374	30,203	0	3,019	2,025	135
Barbary Coast National Bank	San Francisco	43,246	15,745	23,754	410	33,579	5,800	3,501	1,824	255
Bay Cities National Bank	Redondo Beach	56,890	8,823	46,130	617	52,268	0	4,182	3,115	379
Burbank National Bank	Burbank	14,537	6,413	7,575	239	13,929	0	547	760	(502)
California Business Bank, N.A.	San Jose	59,312	16,079	42,265	807	53,204	0	5,758	2,740	617
California National Bank	San Francisco	79,614	13,754	58,542	2,115	66,109	737	10,920	4,812	12
California United Bank, N.A.	Los Angeles	497,992	212,235	276,695	12,367	462,886	0	32,440	32,045	(3,401)
Cal-West National Bank	Moreno Valley	25,844	10,904	14,326	244	21,522	0	4,198	1,648	159
Central Coast National Bank	Arroyo Grande	16,157	1,884	12,701	114	14,820	0	1,301	671	(234)
Channel Islands National Bank	Oxnard	56,273	11,397	43,195	434	50,970	0	5,184	3,406	156
Chase Manhattan Trust Co. of CA, N.A. (The)	San Francisco	2,170	1,545	0	0	0	0	2,011	58	288
Citicorp Trust, N.A.	Los Angeles	3,310	2,914	0	0	0	0	2,695	91	824
Citizens Bank of Paso Robles, Nation	Paso Robles	22,572	6,790	15,206	152	20,943	257	1,270	844	(144)
City National Bank	Beverly Hills	4,562,262	1,836,475	2,659,047	125,766	3,664,227	596,337	281,283	180,568	(21,434)
Clear Lake National Bank	Clearlake	24,339	7,045	16,994	256	21,756	0	2,357	1,146	227
Colonial Bank, N.A.	Santa Ana	102,477	15,981	82,878	360	84,454	9,797	6,388	4,709	720

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Columbia National Bank	Santa Monica	84,513	14,835	65,630	1,406	80,629	0	2,127	3,697	(1,693)
Commerce Bank of San Luis Obispo, N.A.	San Luis Obispo	85,304	25,285	58,709	828	78,924	0	6,001	3,812	654
Commerce National Bank	City of Commerce	42,730	13,966	27,890	382	37,222	0	5,185	2,308	151
Community First National Bank	Pleasanton	103,902	38,535	62,013	623	93,678	0	9,661	5,000	852
Country National Bank	Redding	55,143	8,562	44,382	622	50,052	0	4,534	2,926	619
Culver National Bank	Culver City	50,127	19,776	30,117	824	45,190	0	4,685	2,604	457
Cupertino National Bank	Cupertino	140,608	32,604	106,179	1,470	124,474	2,500	12,834	7,609	1,732
Dana Niguel Bank, N.A.	Dana Point	54,755	13,838	38,330	1,056	49,770	0	3,662	3,342	(441)
De Anza National Bank	Indian Hills	57,287	10,728	46,073	468	52,445	0	4,482	3,284	763
Delta National Bank	Manteca	83,610	31,780	49,963	709	76,469	0	6,810	4,158	937
Downey National Bank	Downey	29,722	10,958	18,319	202	25,581	0	4,087	1,433	121
East County Bank, N.A.	Antioch	33,084	5,856	26,729	292	30,864	0	2,132	1,809	3
El Camino National Bank	Lompoc	16,221	3,168	12,859	129	14,224	0	1,922	593	(172)
El Capitan National Bank	Sonora	148,834	80,658	65,172	818	131,802	4,212	11,000	7,205	2,143
El Segundo First National Bank	El Segundo	33,457	7,647	25,412	358	30,006	294	3,021	2,188	317
Escondido National Bank	Escondido	120,070	32,948	84,353	1,508	111,476	0	8,275	6,453	(81)
Fallbrook National Bank	Fallbrook	61,541	17,612	42,384	370	56,670	0	4,373	3,224	807
Far East National Bank	Los Angeles	350,512	87,642	254,304	2,120	322,507	620	24,037	18,004	4,651
Fidelity National Trust Company	Los Angeles	262	252	0	0	0	0	261	9	9
Financial Center Bank, N.A. (The)	San Francisco	243,784	52,543	177,169	5,753	229,743	2,035	7,361	11,698	(8,139)
First American Capital Bank, N.A.	Laguna Beach	30,453	2,761	23,297	606	28,559	0	1,684	2,778	(597)
First Central Bank, N.A.	Cerritos	117,264	21,421	91,843	439	107,816	0	8,030	4,108	1,452
First Charter Bank, N.A.	Beverly Hills	169,837	32,741	129,692	1,806	154,181	1,250	13,184	10,918	1,822
First Interstate Bancard Company, N.A.	Simi Valley	17,197	17,147	78	78	14,159	0	2,507	3,479	3,635
First National Bank	San Diego	605,904	153,091	350,821	15,577	559,439	0	32,447	26,642	(10,341)
First National Bank In Coachella (The)	Coachella	22,964	21,630	1,159	111	18,958	0	3,760	908	261
First National Bank of Central California	Monterey	289,897	88,989	191,058	2,148	259,920	454	27,610	13,688	3,153
First National Bank of Daly City	Daly City	176,592	52,049	114,832	1,209	154,839	1,689	19,587	9,695	1,987
First National Bank of Marin	San Rafael	35,906	5,132	29,670	595	33,523	200	1,553	2,338	(280)
First National Bank of North County	Carlsbad	70,389	20,345	47,735	944	63,804	380	5,811	4,265	(293)

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
First National Bank of Ventura	Ventura	33,045	9,653	22,996	276	30,537	0	2,408	1,573	155
First Professional Bank, N.A.	Santa Monica	204,084	103,907	96,339	801	183,491	10,500	9,249	8,356	1,644
First Valley National Bank	Lancaster	17,026	7,088	9,464	78	13,784	0	3,181	544	(569)
First Western Bank, N.A.	San Diego	27,566	13,822	13,053	153	26,357	0	837	1,527	(213)
FirstBank of Palm Desert, N.A.	Palm Desert	32,508	9,173	21,915	416	30,175	0	2,233	1,814	295
Fontana First National Bank	Fontana	30,735	11,365	19,307	245	27,058	162	3,373	1,649	107
Foothill Community Bank, N.A.	Brownsville	12,340	2,207	9,781	90	11,019	0	1,223	637	(40)
Founders National Bank	Los Angeles	61,437	44,276	12,932	49	48,102	0	4,224	3,045	1,220
Frontier Bank, N.A.	La Palma	131,311	21,690	103,964	1,069	120,789	0	9,482	7,401	(652)
Goleta National Bank	Goleta	30,078	7,751	21,466	201	26,196	0	3,654	1,683	153
Grand National Bank	Santa Ana	59,662	28,938	28,289	380	49,787	0	9,473	1,930	(656)
Hacienda National Bank	Santa Maria	35,960	7,961	26,282	220	33,278	0	2,564	1,797	14
High Desert National Bank	Hesperia	47,796	12,555	32,929	425	43,273	0	4,070	2,617	313
Household Bank, N.A.	Salinas	1,997,157	72,133	1,580,726	68,833	86,483	1,303,065	546,565	138,871	11,501
Huntington National Bank	Huntington Beach	108,984	26,687	80,168	772	97,293	0	10,421	6,455	795
Inland Community Bank, N.A.	Rialto	15,341	2,392	12,188	43	13,471	0	1,806	348	(561)
Inland Empire National Bank	Riverside	80,483	18,389	58,916	787	73,013	0	6,898	3,945	410
International City Bank, N.A.	Long Beach	16,537	5,119	10,890	231	14,101	0	2,362	981	46
John Muir National Bank	Martinez	57,180	14,957	41,389	406	51,378	0	5,487	3,086	191
Laguna Bank, N.A. (The)	Laguna Beach	11,414	6,215	4,989	293	10,696	0	678	699	(632)
Lamorinda National Bank	Lafayette	89,499	20,445	68,771	850	82,913	0	6,146	4,376	994
Liberty National Bank	Huntington Beach	160,715	31,511	125,845	1,225	142,565	3,100	12,834	8,913	1,485
Los Angeles National Bank	Los Angeles	80,240	25,573	53,224	1,585	74,421	219	5,177	3,584	294
Los Robles National Bank	Thousands Oaks	47,628	15,131	32,226	356	39,765	3,113	4,604	2,735	358
Marathon National Bank	Los Angeles	162,735	56,094	99,808	1,650	149,334	0	12,918	7,738	1,038
Marin Community Bank, N.A.	San Rafael	33,861	6,796	25,539	313	28,308	0	5,457	1,684	(695)
Marine National Bank	Santa Ana	92,959	29,292	61,759	864	85,762	255	6,708	4,648	245
Mechanics National Bank	Paramount	262,924	66,134	185,098	5,002	239,481	552	18,984	14,388	2,512
Mercantile National Bank	Los Angeles	396,008	159,613	233,887	9,826	324,741	40,582	24,863	19,764	(3,098)
Merced Bank of Commerce, N.A.	Merced	33,260	13,434	19,611	174	29,725	55	3,286	1,514	323

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Merchants National Bank of Sacramento (The)	Sacramento	69,993	53,839	14,972	85	57,970	0	11,284	2,489	900
Metropolitan National Bank	Oakland	25,631	8,561	16,753	112	19,914	3,000	2,579	1,103	188
Mid City Bank, N.A.	Los Angeles	111,556	22,223	80,031	1,052	103,577	0	7,301	5,474	564
Mineral King National Bank	Visalia	148,365	48,417	96,443	1,000	138,947	0	8,774	7,078	1,424
Mission National Bank	San Francisco	44,852	19,227	23,334	204	36,576	4,750	3,367	1,704	(144)
Mission Viejo National Bank	Mission Viejo	119,002	12,177	93,380	3,401	102,372	10,909	735	7,959	(7,159)
Mojave Desert Bank, N.A.	Mojave	3,983	3,222	524	5	2,114	14	1,850	52	(238)
Monument National Bank	Ridgecrest	14,047	4,307	8,850	217	12,293	0	1,628	1,137	7
Napa National Bank	Napa	59,433	9,997	48,392	686	53,701	757	4,735	2,865	394
National American Bank	San Francisco	51,864	8,132	42,982	390	44,303	451	6,783	2,946	424
National Bank of California	Los Angeles	108,190	34,953	69,738	1,015	100,241	0	7,086	4,703	837
National Bank of Long Beach	Long Beach	234,429	73,442	150,958	4,391	199,229	6,335	27,556	13,666	(1,588)
National Bank of Southern California	Santa Ana	367,457	77,394	285,515	7,100	342,017	0	23,373	18,569	516
National Bank of the Redwoods	Santa Rosa	128,793	28,964	97,825	1,803	114,254	2,816	10,819	6,224	835
North State National Bank	Chico	53,730	13,758	38,151	841	50,304	0	3,135	2,350	(186)
Northern Trust of California, N.A.	Santa Barbara	38,891	16,937	13,034	34	32,318	0	3,915	(73)	(5,208)
Novato National Bank	Novato	104,114	40,226	61,715	1,501	91,667	3,752	7,824	5,004	1,003
Olympic National Bank	Los Angeles	152,067	47,089	95,503	1,788	141,112	2,049	7,180	6,828	(413)
OMNI Bank, N.A.	Monterey Park	149,644	34,610	111,117	1,282	133,452	305	13,593	7,276	1,297
Orange National Bank	Orange	177,511	57,369	114,941	950	161,355	0	14,220	8,732	2,256
Pacific Bank, N.A. (The)	San Francisco	951,103	192,477	737,269	11,027	856,099	11,018	71,858	41,256	4,816
Pacific National Bank	Newport Beach	191,126	50,088	138,337	1,672	177,440	0	12,429	8,803	974
Pacific Valley National Bank	Modesto	143,525	33,822	108,938	1,535	131,208	0	11,167	7,468	1,500
Pacific Western National Bank	Pico Rivera	63,330	8,610	54,266	1,429	55,101	0	7,862	4,448	1,103
Palm Desert National Bank	Palm Desert	86,969	23,933	60,455	666	81,745	0	4,982	5,303	491
Palos Verdes National Bank	Rolling Hills Estates	58,768	11,479	45,654	1,036	55,384	0	3,130	2,928	(837)
Queen City Bank, N.A.	Long Beach	100,890	36,193	63,214	885	93,628	0	6,605	5,326	595
Rancho Dominguez Bank, N.A.	Carson	25,024	8,124	16,588	293	22,199	0	2,673	1,165	47
Rancho Santa Fe National Bank	Rancho Santa Fe	146,564	40,588	100,082	1,674	133,702	837	11,592	7,941	121
Rancho Vista National Bank	Vista	66,714	21,440	44,037	450	60,287	456	5,525	3,944	330

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

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Riverside National Bank	Riverside	229,816	66,082	152,886	2,130	200,287	2,099	20,076	11,475	2,243
Sacramento First National Bank	Sacramento	131,137	34,648	92,634	1,024	119,846	919	9,285	7,195	619
San Diego National Bank	San Diego	193,337	63,140	123,814	2,011	173,165	4,563	14,518	8,461	306
San Dieguito National Bank	Encinitas	91,721	18,392	71,601	1,128	87,211	0	3,635	4,240	(947)
San Jose National Bank	San Jose	91,778	16,861	71,813	1,933	79,889	0	10,969	5,193	(432)
San Marcos National Bank	San Marcos	90,498	26,206	61,338	950	83,404	0	6,262	4,175	379
San Mateo County National Bank	San Mateo	37,863	11,335	26,280	280	33,229	0	4,465	1,793	103
Santa Fe National Bank	Norwalk	28,569	8,468	19,843	148	25,547	0	2,934	1,437	108
Santa Lucia National Bank	Atascadero	51,723	12,160	37,061	782	46,688	0	4,957	2,745	401
Saratoga National Bank	Saratoga	69,523	12,784	54,025	1,096	59,734	0	8,708	4,532	758
Security Pacific National Bank	Los Angeles	53,378,749	12,238,117	38,588,198	1,813,129	42,247,890	6,458,132	2,434,569	1,765,257	(555,191)
Sequoia National Bank	San Francisco	48,846	8,913	39,713	600	41,974	3,000	3,468	1,819	99
Sierra National Bank	Tehachapi	57,358	17,938	36,636	279	53,283	0	3,522	2,563	400
Six Rivers National Bank	Eureka	43,944	13,203	29,701	223	41,012	408	2,153	1,684	107
Sonoma National Bank	Santa Rosa	90,323	18,765	69,856	883	83,562	0	6,501	4,553	856
South Valley National Bank	Morgan Hill	117,367	32,104	81,778	1,004	104,600	2,435	9,605	5,849	1,068
Taft National Bank	Taft	36,447	13,107	22,995	284	32,799	0	3,433	1,782	378
Temecula Valley National Bank	Temecula	32,145	4,935	23,096	602	29,384	0	2,649	1,515	(644)
Templeton National Bank	Templeton	22,235	6,087	15,901	163	19,859	0	2,319	889	36
Trans National Bank	Monterey Park	102,148	22,558	77,590	1,366	92,019	0	9,205	4,427	350
Trans-Pacific National Bank	San Francisco	78,471	20,377	55,344	663	68,415	2,716	6,258	3,424	410
United Citizens National Bank	Los Angeles	43,466	7,647	35,333	752	38,984	0	4,092	1,859	170
United Mercantile Bank and Trust Company	Pasadena	37,914	11,276	27,139	1,369	37,701	0	120	1,776	(35)
United National Bank	Monterey Park	128,254	22,898	96,487	2,933	115,630	0	10,408	6,108	(1,690)
United Security Bank, N.A.	Fresno	65,631	17,780	47,057	700	56,920	0	8,417	3,262	1,222
University National Bank and Trust Company	Palo Alto	337,250	112,068	208,725	1,828	309,134	0	25,191	13,197	3,216
U. S. Trust Company of California, N.A.	Los Angeles	31,614	9,997	16,436	250	8,491	12,000	8,242	345	(543)
Valencia National Bank	Valencia	65,100	21,294	41,798	339	57,385	1,266	6,032	3,290	379
Valle de Oro Bank, N.A.	Spring Valley	76,972	13,970	59,652	809	70,101	225	6,428	4,318	778
Valley Merchants Bank, N.A.	Hemet	17,151	5,579	11,095	60	14,188	0	2,923	726	(203)

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Ventura County National Bank	Oxnard	236,482	33,602	198,273	1,776	213,501	0	22,027	13,693	1,345
Vineyard National Bank	Rancho Cucamonga	144,645	31,911	108,484	1,103	134,727	0	8,687	8,175	767
Wells Fargo Bank, N.A.	San Francisco	51,747,459	7,276,991	42,320,835	1,586,885	44,501,450	1,941,766	3,112,622	2,492,132	23,132
Westamerica Bank, N.A.	San Rafael	1,300,045	482,748	777,066	14,174	1,188,888	10,094	90,924	60,744	12,867
Western Family Bank, N.A.	Carlsbad	70,501	43,794	26,072	258	66,017	0	3,948	3,007	705
Western Industrial National Bank	South El Monte	47,865	10,672	36,183	536	41,131	0	6,470	3,233	928
Western Security Bank, N.A.	Burbank	84,334	23,220	58,149	2,459	76,271	300	7,123	5,877	(399)
Western Sierra National Bank	Cameron Park	48,697	14,413	31,296	606	44,607	0	3,681	2,353	273
Western United National Bank	Los Angeles	25,134	8,085	16,788	321	23,003	0	1,441	1,198	(240)
Wilshire Center Bank, N.A.	Los Angeles	17,705	6,465	10,940	698	17,208	12	412	730	(2,042)
Windsor Oaks National Bank	Windsor	18,782	5,777	12,713	164	15,838	25	2,822	581	(496)
World Trade Bank, N.A.	Beverly Hills	127,757	27,656	95,515	4,377	123,214	0	3,159	8,007	(4,746)

NOTES:

Liquid assets include cash and due from depository institutions, securities, assets held in trading accounts, and federal funds sold and securities purchased under resale agreement.

Total loans are loans and leases, net of unearned income.

Debt includes federal funds purchased and securities sold under resale agreement, other liabilities for borrowed money, demand notes issued to the U.S. Treasury and mortgage indebtedness.

THE STATE BANKING SYSTEM IN 1991

Applications for New Banks

On January 1, 1991 there were five applications for new banks pending. During the year, four applications were filed, making a total of nine applications requiring action. Of this total, four were approved and three were withdrawn, leaving two pending on December 31, 1991.

There were six banks in organization at the start of the year. During 1991, four applications were approved and eight new banks opened, leaving two in organization at year-end 1991.

APPLICATIONS FOR NEW BANKS

	1986	1987	1988	1989	1990	1991
Applications						
Received	10	1	8	10	6	4
Approved	3	7	2	10	4	4
Denied	-	-	-	-	-	-
Withdrawn/Abandoned	3	4	1	-	3	3
Pending Year-End	11	1	6	6	5	2
In Organization						
Approved	3	7	2	10	4	4
Opened	5	4	2	4	6	8
Withdrawn	-	-	-	2	-	-
Pending Year-End	1	4	4	8	6	2

New Banks Opened During Calendar Year 1991

On January 1, 1991 there were 270 state chartered banks. During the year, eight new banks opened, two state banks were closed and ordered liquidated, two savings and loan associations converted to state chartered banks, six banks became extinct through merger, and one bank voluntarily surrendered its license, bringing the total number of state banks at year end to 271.

The banks opened and closed during the year are:

STATE CHARTERED BANKS OPENED DURING THE YEAR

Name	Location	Capitalization	Date
First Continental Bank	Rosemead	$ 5,058,500	3/12/91
Oak Valley Community Bank	Oakdale	3,537,930	5/28/91
Pacific Bay Bank	Richmond	3,000,000	1/25/91
Preferred Bank	Los Angeles	20,180,000	12/23/91
Saehan Bank	Los Angeles	5,500,000	6/12/91
San Diego First Bank	San Diego	5,003,000	5/15/91
Stockman's Bank of Commerce	Elk Grove	3,200,000	3/12/91
Verdugo Banking Company	Glendale	5,158,250	8/19/91

BANKS CLOSED DURING THE YEAR

Name of Bank	Head Office Location	No. of Branches	Date Opened	Date Closed	Assets[a]	Acquiring Bank
State Banks						
Alvarado Bank	Richmond	1	7/5/83	1/25/91	$33,064[b]	Pacific Bay Bank
Manilabank California	Los Angeles	-	7/20/83	3/8/91	20,775[c]	UST California, N.A.
National Banks						
Mission Valley Bank, N.A.	San Clemente	-	6/27/83	10/19/91	42,672[d]	Mid City Bank, N.A.

a Assets in thousands of dollars
b Assets as of 12/31/90
c Assets as of 3/31/91
d Assets as of 9/30/91

Conversions to State Charter Effected During the Year

Two savings and loan associations with combined assets of $292 million as of December 31, 1990 effected conversion to state charter during the year:

CONVERSIONS TO STATE CHARTER EFFECTED DURING THE YEAR
SAVINGS AND LOAN ASSOCIATIONS

Name	Location	Date
Brentwood Savings Bank as Brentwood Bank of California	Los Angeles	6/30/91
Commerce Savings Bank as Commerce Security Bank	Sacramento	5/15/91

Mergers

Seven mergers and consolidations involving state chartered banks were effected during 1991. The following table lists these banks:

MERGERS AND CONSOLIDATIONS EFFECTED DURING THE YEAR

Surviving Bank	Merged Bank			
	Name	Location	No. of Branches	Date
Bank of Fresno	Madera Valley Bank	Madera	-	1/22/91
Bank of San Diego	Bank of La Costa	Carlsbad	-	7/30/91
Eldorado Bank	Bank of San Clemente	San Clemente	1	10/4/91
Landmark Bank	Founders National Bank	Brea	-	12/6/91
North County Bank	Gateway Western Bank	Beaumont	2	12/9/91
Wells Fargo Bank, N.A.	Citizens Bank of Costa Mesa	Costa Mesa	2	1/1/91
Wells Fargo Bank, N.A.	El Camino Bank	Anaheim	2	1/1/91

Voluntary Surrender of License

One bank with total assets of $131 million as of December 31, 1990 voluntarily surrendered its license:

VOLUNTARY SURRENDER OF LICENSE

Name	Location	Date
Canadian Imperial Bank of Commerce (California)	Los Angeles	7/12/91

New Branches

On January 1, 1991 there were 1,729 state bank branch offices. During the year, 44 de novo offices were licensed, 79 branches were acquired by converted to or merged into state banks and six branches were eliminated from the count by merger or sale. Forty-eight branches were closed, discontinued or consolidated during the year, bringing the total number of branches (domestic, foreign and intermittent) to 1,798 at year end, or a net gain of sixty-nine.

New Branches (Continued)

Forty-seven applications for new branches were filed during the year. Forty-five applications were approved, four pending applications were withdrawn and eighteen approved applications were withdrawn or expired. On December 31, 1991 there were six applications pending, compared to eight a year earlier, and 36 approved but unopened branches, compared to 53 as of December 31, 1990. A branch application history is set forth below:

APPLICATIONS FOR NEW BRANCHES

	1986	1987	1988	1989	1990	1991
Applications						
Received	52	58	68	92	83	47
Approved	42	61	61	80	98	45
Denied	-	-	-	-	-	-
Withdrawn/Abandoned	2	3	1	2	2	4
Pending Year-End	15	9	15	25	8	6
In Organization						
Approved	42	61	61	80	98	45
Opened	39	54	51	57	92	44
Withdrawn/Expired	6	6	6	9	8	18
Pending Year-End	36	37	41	55	53	36

Automated Teller Machine (ATM) Branch Offices

On January 1, 1991 there were 141 free-standing ATM facilities of state chartered banks. During the year, 31 ATM branch offices opened for business and five were closed, bringing the total number of free-standing ATM facilities of state chartered banks to 167 as of December 31, 1991.

During the year, 34 applications were filed for ATM facilities; 34 were approved and three were withdrawn or expired.

Six Year Growth of Banking Offices

Between 1986 and 1991 state chartered banks declined in number from 287 to 271, a net decrease of 16, or 5.6%. Branch offices (foreign, domestic and intermittent) increased from 1,700 to 1,798, an increase of 5.8%. Among foreign banks, agencies decreased from 93 to 89, or 4.3%, while branches increased from 21 to 33 or 57.1%. The following table presents a summary of department licensees since 1986:

SUMMARY OF DEPARTMENTAL LICENSEES

	Period Ending 12/31					
	1986	1987	1988	1989	1990	1991
Banks	287	279	270	267	270	271
Domestic Branch Offices	1,666	1,683	1,602	1,618	1,695	1,765
Foreign Branch Offices	20	21	21	20	20	18
Intermittent Branch Offices	14	15	15	15	14	15
ATM Branch Offices	293	307	309	439	141	167
Trust Departments	43	42	36	37	36	37
Trust Companies	19	21	21	20	21	23
Branch Offices	19	25	28	25	26	28
Foreign Banking Corporations						
Branch Offices						
Limited	5	8	7	7	10	8
Retail	8	8	8	8	8	8
Wholesale	8	11	14	16	16	17
Agency Offices						
Depositary	61	60	60	60	55	55
Nondepositary	32	31	31	30	31	34
Representative Offices						
Foreign Banks	49	50	49	49	47	42
U.S. Banks	46	52	54	45	47	46
Transmitters of Money Abroad	15	16	16	17	19	25
Issuers of Payment Instruments	9	8	9	8	8	8
Issuers of Travelers Checks	8	8	8	8	9	9
Business and Industrial Development Corporations	9	7	5	4	4	4

National Banks in California

According to the Office of the Comptroller of the Currency, on December 31, 1991 there were two approved but unopened national banks in California with two applications pending a decision. During 1991, three national banks opened for business. They are:

NATIONAL BANKS OPENED DURING THE YEAR

Name	Location	Capitalization	Date
Founders National Bank of Los Angeles	Los Angeles	$3,000,000	1/18/91
Mojave Desert Bank, N.A.	Mojave	2,088,000	8/2/91
U.S. Trust Company of California, N.A.	Los Angeles	3,000,000	3/8/91

FOREIGN BANKING OPERATIONS

SELECTED FINANCIAL INFORMATION – CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS

(Amounts Rounded to Nearest Thousands)

NAME OF FOREIGN BANKING CORPORATION	TYPE	LOCATION OF PRIMARY OFFICE	TOTAL LOANS	NET DUE FROM RELATED INSTITUTIONS	TOTAL ASSETS	TOTAL DEPOSITS	NET DUE TO RELATED INSTITUTIONS
ABN Amro Bank N.V.	Depositary	Los Angeles	602,073		605,695	2,409	561,394
Aktivbanken, A/S	Depositary	Long Beach	63,338		70,464		59,193
Australia and New Zealand Banking Group, Ltd.	Depositary	Los Angeles	128,400		136,480	16,083	111,984
Banca Commerciale Italiana	Nondepositary	Los Angeles	103,342		135,471	501	129,235
Banca Nazionale del Lavoro	Depositary	Los Angeles	78,450		84,198	81	82,953
Banca Serfin, S.N.C.	Depositary	Los Angeles	202,582		229,436	29,808	61,345
Banco Agricola Commercial de El Salvador	Nondepositary	Los Angeles			938		152
Banco Bilbao Vizcaya	Depositary	San Francisco	295,223		302,107	35,641	7,158
Banco Central HispanoAmericano, S.A.	Depositary	San Francisco	240,000		250,415	3,655	10,626
Banco di Roma	Depositary	San Francisco	1,520,653		2,123,031	3,138	345,291
Banco di Sicilia	Depositary	Los Angeles	111,255		114,647	48	1,515
Banco do Brasil, S.A.	Depositary	San Francisco	137,350	226,159	384,357	312,025	
Banco do Estado de Sao Paulo	Depositary	San Francisco	713	24,843	26,997	5,123	
Banco Exterior de Espana	Depositary	Los Angeles	22,333		48,264	4,520	18,498
Banco Nacional de Mexico	Depositary	Los Angeles	111,267		116,216		20,710
Banco Popular de Puerto Rico	Retail	Los Angeles	46,556		59,687	27,514	31,845
Bancomer, S.N.C.	Depositary	Los Angeles	542,279	76,270	630,459	55,748	
Bangkok Metropolitan Bank	Depositary	San Francisco	41,336	4,593	58,870	1,728	
Bank Bumiputra Malaysia Berhad	Depositary	Los Angeles	158,173		165,393	14	63,290
Bank Dagang Negara	Depositary	Los Angeles	201,981		318,113	1,156	17,338
Bank Hapoalim, B.M.	Retail	Los Angeles	344,353		398,814	89,945	306,775
Bank Leumi le-Israel	Retail	Beverly Hills	186,616		266,720	226,302	34,758
Bank Melli Iran	Depositary	Los Angeles			2,904	35	1,358
Bank of Communications Co., Ltd.	Wholesale	San Jose	161,291		175,949	164,824	7,651
Bank of Guam	Retail	San Francisco	9,674		9,998	7,560	2,386
Bank of India	Depositary	San Francisco	62,734		65,461	19,547	21,580
Bank of Nova Scotia (The)	Depositary	San Francisco	1,015,349	1,633,381	2,646,825	94	
Bank of Seoul	Nondepositary	Los Angeles	170,035	6,167	189,089		
Bank of Tokyo, Limited (The)	Nondepositary	Los Angeles	862,437		2,155,495		306,366
Bank of Yokohama, Ltd. (The)	Depositary	Los Angeles	425,102	978	429,048	31,800	
Banque Indosuez	Limited	Los Angeles	100,109		103,120	445	100,286
Banque Nationale de Paris	Depositary	San Francisco	199,937	443,081	686,619	15,204	

SELECTED FINANCIAL INFORMATION – CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS

(Amounts Rounded to Nearest Thousands)

NAME OF FOREIGN BANKING CORPORATION	TYPE	LOCATION OF PRIMARY OFFICE	TOTAL LOANS	NET DUE FROM RELATED INSTITUTIONS	TOTAL ASSETS	TOTAL DEPOSITS	NET DUE TO RELATED INSTITUTIONS
Banque Paribas	Nondepositary	Los Angeles	430,041		513,690		384,503
Barclays Bank, plc	Depositary	San Francisco			762		762
Bayerische Vereinsbank (Union Bank of Bavaria)	Depositary	Los Angeles	29,521		30,689		30,482
Canadian Imperial Bank of Commerce	Nondepositary	Los Angeles			533		533
Chang Hwa Commercial Bank, Ltd.	Limited	Los Angeles	63,816		148,554	85,557	11,218
Chekiang First Bank, Limited	Depositary	San Francisco	37,135	223,623	268,641	267,261	
Chiba Bank, Ltd. (The)	Depositary	Los Angeles	110,987		113,204		113,025
Cho Hung Bank (The)	Nondepositary	San Francisco	83,489	46,432	180,124		
Chuo Trust and Banking Company, Ltd. (The)	Depositary	Los Angeles	452,346		466,249	91,000	704
Commercial Bank of Korea, Ltd. (The)	Nondepositary	Los Angeles	188,777	12,635	252,167	241	
Commerzbank Aktiengesellschaft	Limited	Los Angeles	144,023		252,184	145,377	75,311
Commonwealth Bank of Australia	Nondepositary	Los Angeles	144,414		146,963		146,019
Credit Lyonnais	Wholesale	Los Angeles	21,345		45,920	115	25,666
Credit Suisse	Wholesale	Los Angeles	473,097		481,772	41,639	416,764
Credito Italiano	Depositary	Los Angeles	123,461		275,233	21,556	98,166
Daiwa Bank, Ltd. (The)	Nondepositary	Los Angeles	1,199,060		1,705,154	1	32,757
Dai-Ichi Kangyo Bank, Ltd. (The)	Depositary	Los Angeles	2,893,619	462,190	4,776,009	1,889,790	
Deutsche Bank, AG	Limited	Los Angeles	11,949		13,841		13,828
Development Bank of Singapore, Ltd.	Depositary	Los Angeles	34,164		36,297	7,629	3,432
DG Bank Deutsche Genossenschaftsbank	Limited	Los Angeles			3,420	99	2,456
Dresdner Bank, A.G.	Depositary	Los Angeles	185,651		188,087	746	187,340
First Commercial Bank (Inc. in Taiwan, R.O.C.)	Wholesale	Los Angeles	473,037		539,697	118,969	11,583
Fuji Bank, Ltd. (The)	Nondepositary	Los Angeles	4,060,349		5,756,998		420,324
Habib Bank Zurich, AG	Retail	Los Angeles	3,790	114	11,120	9,937	933
Hanil Bank, Ltd. (The)	Nondepositary	Los Angeles	168,489	3,796	287,135		
Hokkaido Takushoku Bank, Ltd. (The)	Nondepositary	Los Angeles	630,517	24,141	693,521		
Hong Kong and Shanghai Banking Corp. (The)	Limited	Los Angeles	371,552		386,056	95,482	280,758
Hua Nan Commercial Bank, Ltd.	Wholesale	Los Angeles	111,743	18,085	246,992	237,864	0
Industrial Bank of Japan, Ltd. (The)	Depositary	Los Angeles	3,648,578	181,407	11,190,423	5,622,540	
International Bank of Singapore, Ltd.	Depositary	San Francisco	34,955		38,824	356	20,353
Israel Discount Bank, Ltd.	Depositary	Beverly Hills	33,972		35,301	25,478	6,785
Korea Exchange Bank	Nondepositary	Los Angeles	487,019	130,242	626,810		

SELECTED FINANCIAL INFORMATION – CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS

(Amounts Rounded to Nearest Thousands)

NAME OF FOREIGN BANKING CORPORATION	TYPE	LOCATION OF PRIMARY OFFICE	TOTAL LOANS	NET DUE FROM RELATED INSTITUTIONS	TOTAL ASSETS	TOTAL DEPOSITS	NET DUE TO RELATED INSTITUTIONS
Korea First Bank	Nondepositary	Los Angeles	266,773	235,348	519,613		
Krung Thai Bank, Ltd.	Depositary	Los Angeles	13,255	403	14,663		
Kyowa Saitama Bank, Ltd. (The)	Nondepositary	Los Angeles	1,114,959		2,463,310		65,305
Liu Chong Hing Bank, Ltd.	Depositary	San Francisco	31,689		42,663	34,332	7,799
Long-Term Credit Bank of Japan, Ltd. (The)	Nondepositary	Los Angeles	3,226,181		3,440,736		852,823
Mitsubishi Bank, Ltd. (The)	Wholesale	Los Angeles	2,570,356		3,518,817	17,972	1,203,675
Mitsubishi Trust and Banking Corp. (The)	Nondepositary	Los Angeles	2,147,504		2,515,460		52,696
Mitsui Taiyo Kobe Bank, Ltd. (The)	Nondepositary	Los Angeles	3,040,012		3,305,899		105,808
Mitsui Trust and Banking Company, Ltd. (The)	Nondepositary	Los Angeles	3,817,606		4,063,966		251,649
National Australia Bank, Limited	Depositary	Los Angeles	61,278		46,705	235	44,666
National Bank of Canada	Nondepositary	Los Angeles			500		500
National Westminster Bank PLC	Depositary	Los Angeles	50,837	1,475	50,108	28,838	12
Nippon Credit Bank, Ltd. (The)	Depositary	Los Angeles	2,072,337		2,290,290	11	407,332
Overseas Union Bank, Limited	Depositary	Los Angeles	76,124		77,947	9,181	68,358
Oversea-Chinese Banking Corporation	Depositary	Los Angeles	37,141		38,266	2,027	13,651
Philippine Commercial & International Bank	Depositary	Los Angeles	10,512		15,268	5,449	9,635
Philippine National Bank	Wholesale	Los Angeles	16,703		21,517	158	18,098
P.T. Bank Bali	Depositary	Los Angeles	2,857	16,164	21,253	3,384	
P.T. Bank Dagang Nasional Indonesia	Depositary	Los Angeles	185	1,508	3,049		
P.T. Bank Niaga	Depositary	Los Angeles	131,628	27,526	175,191	106,545	
Royal Bank of Canada (The)	Depositary	Los Angeles			537		537
Royal Bank of Scotland (The)	Depositary	San Francisco	2,350		2,655	56	2,598
Sanwa Bank, Ltd. (The)	Wholesale	San Francisco	2,280,674		2,552,582		1,039,070
Shanghai Commercial Bank, Limited	Wholesale	San Francisco	40,611	97,158	177,922	175,978	
Shizuoka Bank, Ltd. (The)	Wholesale	Los Angeles	253,690	752,328	1,674,714	1,591,074	
Societe Generale	Limited	Los Angeles	158,891		160,663	299	156,677
Standard Chartered Bank plc	Wholesale	Los Angeles	43,650		56,066		44,931
State Bank of India	Depositary	Los Angeles	17,764	616	25,683		
Sumitomo Bank, Ltd. (The)	Wholesale	San Francisco	2,753,098		4,175,347	2,306,056	375,626
Sumitomo Trust & Banking Company, Ltd. (The)	Depositary	Los Angeles	1,827,113		2,089,656	410,200	212,701
Swiss Bank Corporation	Wholesale	San Francisco	2,983	57,178	101,043	78,252	
Thai Farmers Bank, Ltd.	Nondepositary	Los Angeles	159,382	115,883	279,643		

SELECTED FINANCIAL INFORMATION – CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS

(Amounts Rounded to Nearest Thousands)

NAME OF FOREIGN BANKING CORPORATION	TYPE	LOCATION OF PRIMARY OFFICE	TOTAL LOANS	NET DUE FROM RELATED INSTITUTIONS	TOTAL ASSETS	TOTAL DEPOSITS	NET DUE TO RELATED INSTITUTIONS
Tokai Bank, Ltd. (The)	Nondepositary	Los Angeles	1,923,108	233,566	4,184,820		
Toyo Trust and Banking Company, Ltd. (The)	Nondepositary	Los Angeles	924,520		1,123,860		28,237
United Mizrahi Bank, Ltd.	Retail	Los Angeles	83,043		138,998	106,831	21,929
United Overseas Bank, Ltd.	Depositary	Los Angeles	252,281		261,099	9,246	219,092
Yasuda Trust and Banking Company, Ltd. (The)	Nondepositary	Los Angeles	2,230,188		2,333,323		21,660

CALIFORNIA AS AN INTERNATIONAL BANKING CENTER

California continues as the second-largest center of international banking in this country.

Subsidiary Banks

Twenty California state chartered banks are operated as subsidiaries of foreign banks. These banks held $40.090 billion in assets as of December 31, 1991. This compares to 25 subsidiaries holding $23.2 billion as of June 30, 1982, a decrease of 20% in number, but an increase of 72.8% in assets. The assets of subsidiaries expressed as a percentage of total assets of state chartered banks has remained fairly constant throughout the same period at or near 36%.

The following table lists a ten year history of the growth of subsidiary banks:

CALIFORNIA STATE CHARTERED BANKS OPERATED AS SUBSIDIARIES OF FOREIGN BANKS
(Dollar Amounts in Millions)

6/30	No. of Subsidiaries	Branch Offices	Assets	Deposits
1982	25	563	23,200	18,524
1983 12/31	27	548	24,794	20,420
1984	26	521	28,129	23,323
1985	26	512	29,881	25,953
1986	25	514	33,645	28,472
1987	25	501	34,785	28,395
1988	22	448	32,801	26,629
1989	22	453	34,894	27,597
1990	22	518	37,246	29,085
1991	20	517	40,090	32,037

Branch and Agency Offices of Foreign Banking Corporations

*As of December 31, 1991, the 101 foreign banking corporations having 89 agency and 33 branch offices had total assets of $84.668 billion, a 4.9% decrease from the $89.060 billion reported as of December 31, 1990. Loans (gross) of $56.437 billion represented a decrease of 4.4% from the $59.057 billion in gross loans on December 31, 1990.

The funding of foreign banking corporations is principally accomplished through local borrowings, which accounted for $44.113 billion on December 31, 1991, a decrease of 2.7% from December 31, 1990. Deposits totaled $14.603 billion, a decrease of 0.9% from the $14.738 billion in deposits on December 31, 1990.

Operating income for year end 1991 totaled $11.716 billion, a 17.5% decrease from the $14.208 billion reported in 1990.

The growth of foreign banking corporations operating agency or branch offices in California is shown in the accompanying table:

CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS

		Number of Offices							
		Agencies		Branch Offices					
6/30	Number of FBC's Represented	Depositary	Non-Depositary	Limited	Retail	Wholesale	Total	Assets (Millions)	Deposits (Millions)
1982	95	65	31	2	4	1	103	37,395	2,994
1983 12/31	100	65	31	2	6	5	109	42,142	4,660
1984	100	60	32	5	8	6	111	45,354	6,606
1985	99	61	29	5	8	8	111	49,321	6,247
1986	100	61	32	5	8	8	114	61,711	8,589
1987	103	60	31	8	8	11	118	68,277	8,996
1988	101	60	31	7	8	14	120	73,796	12,728
1989	102	60	30	7	8	16	121	77,078	11,291
1990	104	55	31	10	8	16	120	89,060	14,738
1991	101	55	34	8	8	17	122	84,668	14,603

Offices of Foreign Banks Opened During the Year

On January 1, 1991 there were 120 agencies and branch offices of foreign banking corporations representing 104 banks. During the year, two branch offices were licensed and three were closed. Seven agencies were licensed, three were closed and one converted to a wholesale branch, bringing the total number on December 31, 1991 to 89 agencies and 33 branch offices representing 101 banks.

Of the total, 55 are depositary agencies, 34 are nondepositary agencies, eight are limited branch offices, eight are retail branch offices and 17 are wholesale branch offices. The agencies and branch offices opened and closed during the year are presented on the following table:

AGENCIES AND BRANCH OFFICES OPENED DURING THE YEAR

Name of Bank	Country	Location	Date
Nondepositary Agency			
Banco Agricola Comercial de El Salvador	El Salvador	Huntington Park	12/14/91
Korea First Bank	Korea	La Palma	4/5/91
The Mitsui Taiyo Kobe Bank, Limited[1]	Japan	San Francisco	3/19/91
Depositary Agency			
Krung Thai Bank, Limited	Thailand	Los Angeles	5/1/91
The Industrial Bank of Japan, Limited[1]	Japan	San Francisco	8/19/91
P.T. Bank Bali	Indonesia	Los Angeles	5/1/91
P.T. Bank Dagang Nasional Indonesia	Indonesia	Los Angeles	10/1/91
Wholesale Branch Office			
Shanghai Commercial Bank, Limited	Hongkong	Los Angeles	7/1/91
Shanghai Commercial Bank, Limited[2]	Hongkong	San Francisco	7/1/91

1 Transformation of representative office
2 Transformation of agency office

AGENCIES AND BRANCH OFFICES CLOSED DURING THE YEAR

Name of Bank	Country	Location	Date
Depositary Agency			
Banco Real, S.A.	Brazil	Los Angeles	9/20/91
Bank of Credit & Commerce International, S.A.[1]	Luxembourg	Los Angeles	7/5/91
The Toronto-Dominion Bank	Canada	Los Angeles	8/16/91
Limited Branch Office			
Caisse Nationale de Credit Agricole	France	Los Angeles	5/31/91
Den Danske Bank, Aktieselskab	Denmark	Los Angeles	4/30/91
Wholesale Branch Office			
The Saitama Bank, Ltd.	Japan	Los Angeles	4/1/91

1 Closed by the Superintendent of Banks to protect California creditors of the bank after it was seized by banking regulators in countries where it conducted its operations.

Representative Offices of Foreign Banks

On January 1, 1991, there were 94 representative offices of foreign banks representing 75 banks. During the year, eleven new representative offices were licensed and 17 were closed, bringing the total number of new representative offices on December 31, 1991 to eighty-eight. These offices represent 71 banks; of which 31 are U.S. banks and 40 are foreign. The representative offices that opened and closed during the year are presented on the following table:

REPRESENTATIVE OFFICES OF FOREIGN BANKS OPENED DURING THE YEAR

Name of Bank	Country/State	Location	Date
Foreign Banks			
The Hongkong & Shanghai Banking Corporation	Hongkong	Alhambra	8/5/91
Industrial Bank of Korea	Korea	Los Angeles	11/20/91
National Bank of Canada	Canada	San Francisco	5/20/91
Westdeutsche Landesbank Girozentrale	Germany	Los Angeles	4/30/91
U.S. Banks			
Boatmen's Trust Company	Missouri	Los Angeles	4/1/91
The Chase Manhattan Bank, N.A.	New York	San Francisco	9/30/91
Chemical Bank, N.A.	New York	Concord	12/18/91
Chemical Bank, N.A.	New York	Mission Viejo	12/18/91
Dial Bank	South Dakota	San Francisco	1/25/91
Dial Bank	South Dakota	Signal Hill	1/25/91
First Trust National Association	Minnesota	Los Angeles	4/11/91

REPRESENTATIVE OFFICES OF FOREIGN BANKS CLOSED DURING THE YEAR

Name of Bank	Country/State	Location	Date
Foreign Banks			
Amsterdam-Rotterdam Bank, N.V.	Netherlands	Los Angeles	9/23/91
The Industrial Bank of Japan Limited[1]	Japan	San Francisco	8/19/91
Jugobanka-Udruzena Banka	Yugoslavia	Los Angeles	7/31/91
The Mitsui-Taiyo Kobe Bank, Limited[1]	Japan	San Francisco	7/31/91
National Westminster Bank PLC	United Kingdom	Los Angeles	11/8/91
Privatbanken A/S	Denmark	Los Angeles	7/1/90
The Royal Bank of Scotland PLC	United Kingdom	Los Angeles	5/31/91
Shanghai Commercial Bank, Limited	Hongkong	Monterey Park	7/1/91
The Toronto-Dominion Bank	Canada	Los Angeles	8/16/91
U.S. Banks			
American Security Bank, N.A.	Washington, D.C.	Walnut Creek	2/28/91
The Bank of New York	New York	Los Angeles	2/27/91
Boston Safe Deposit and Trust Company	Massachusetts	Palo Alto	4/5/91
First City, Texas-Houston, N.A.	Texas	Santa Monica	4/30/91
Maryland National Bank	Maryland	Alameda	8/15/91
Maryland National Bank	Maryland	Costa Mesa	8/1/91
Maryland National Bank	Maryland	Newport Beach	8/15/91
Maryland National Bank	Maryland	San Diego	8/15/91

1 Upgraded to agency or branch status

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA
IN CALIFORNIA BY COUNTRY OF ORIGIN
(State chartered only)
(In thousands of dollars)

Name of Bank (by Country of Origin)	Agency/Branch	California Corporate Subsidiary	
Australia			
Australia and New Zealand Banking Group, Ltd. b	136,480		
Commonwealth Bank of Australia a	146,963		
National Australia Bank Limited b	46,705		
	$330,148		
Brazil			
Banco do Brasil b	384,357		
Banco do Estado de Sao Paulo b	26,997		
	$411,354		
Canada			
Bank of Montreal		7,258	Harris Trust Co. of California
The Bank of Nova Scotia b	2,646,825		
Canadian Commercial Bank (In Liquidation)		268,811	Commercial Center Bank
Canadian Imperial Bank of Commerce a	533		
National Bank of Canada a	500		
Royal Bank of Canada b	537		
	$2,648,395	$276,069	
Denmark			
Aktivbanken A/S b	$70,464		
El Salvador			
Banco Agricola Comercial de El Salvador a	$938		
France			
Banque Indosuez c	103,120		
Banque Nationale de Paris b	686,619	3,448,306	Bank of the West
Banque Paribas a	513,690		
Credit Lyonnais e	45,920		
Societe Generale c	160,663		
	$1,510,012	$3,448,306	
Germany			
Bayerische Vereinsbank (Union Bank of Bavaria) b	30,689		
Commerzbank, AG c	252,184		
Deutsche Bank, AG c	13,841		
DG Bank Deutsche Genossenschaftsbank c	3,420		
Dresdner Bank Aktiengesellschaft b	188,087		
	$488,221		

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA
IN CALIFORNIA BY COUNTRY OF ORIGIN
(State chartered only)
(In thousands of dollars)

Name of Bank (by Country of Origin)	Agency/Branch	California Corporate Subsidiary	
Hongkong			
Chekiang First Bank, Limited b	268,641		
The Hongkong & Shanghai Banking Corp. c	386,056		
Liu Chong Hing Bank, Ltd. b	42,663		
Shanghai Commercial Bank, Ltd. e	177,922		
	$875,282		
India			
Bank of India b	65,461		
State Bank of India b	25,683	27,628	State Bank of India
	$91,144	$27,628	
Indonesia			
Bank Dagang Negara b	318,113		
P.T. Bank Bali b	21,253		
P.T. Bank Dagang Nasional Indonesia b	3,049		
P.T. Bank Niaga b	175,191		
	$517,606		
Iran			
Bank Melli Iran b	$2,904		
Israel			
Bank Hapoalim, B.M. d	398,814		
Bank Leumi le-Israel, B.M. d	266,720		
Israel Discount Bank, Limited b	35,301		
United Mizrahi Bank, Ltd. d	138,998		
	$839,833		
Italy			
Banca Commerciale Italiana a	135,471		
Banca Nazionale del Lavoro b	84,198		
Banco di Roma b	2,123,031		
Banco di Sicilia b	114,647		
Credito Italiano b	275,233		
Istituto Bancario San Paolo di Torino		1,065,560	First Los Angeles Bank
	$2,732,580	$1,065,560	
Japan			
Bank of Tokyo, Ltd. a	2,155,495	17,473,723	Union Bank
The Bank of Yokohama, Ltd. b	429,048		
The Chiba Bank, Ltd. b	113,204		
The Chuo Trust and Banking Company, Ltd. b	466,249		
The Daiwa Bank, Limited a	1,705,154		
The Dai-Ichi Kangyo Bank, Ltd. b	4,776,009	499,395	Dai-Ichi Kangyo Bank of California
The Fuji Bank, Limited a	5,756,998		
The Hokkaido Takushoku Bank, Ltd. a	693,521		
The Industrial Bank of Japan, Ltd. b	11,190,423		

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA
IN CALIFORNIA BY COUNTRY OF ORIGIN
(State chartered only)
(In thousands of dollars)

Name of Bank (by Country of Origin)	Agency/Branch	California Corporate Subsidiary	
Japan (Continued)			
The Kyowa Saitama Bank Ltd. a	2,463,310	102,153	The Kyowa Saitama Bank of California
The Long-Term Credit Bank of Japan, Ltd a	3,440,736		
The Mitsubishi Bank, Ltd. e	3,518,817		
The Mitsubishi Trust and Banking Corporation a	2,515,460		
The Mitsui Taiyo Kobe Bank, Ltd. a	3,305,899	1,212,476	Mitsui-Manufacturers Bank
The Mitsui Trust and Banking Company, Ltd. a	4,063,966		
The Nippon Credit Bank, Ltd. b	2,290,290		
The Sanwa Bank, Ltd. e	2,552,582	7,473,807	Sanwa Bank of California
The Shizuoka Bank, Ltd. e	1,674,714		
The Sumitomo Bank, Ltd. e	4,175,347	5,281,060	The Sumitomo Bank of California
The Sumitomo Trust & Banking Co., Ltd. b	2,089,656		
The Tokai Bank, Ltd. a	4,184,820		
The Toyo Trust and Banking Company, Ltd. a	1,123,860	1,266,426	Tokai Bank of California
The Yasuda Trust and Banking Company, Ltd.a	2,333,323		
	$67,018,881	$33,309,040	
Korea			
Bank of Seoul a	189,089		
Cho Hung Bank a	180,124	81,050	Seoul Bank California
The Commercial Bank of Korea, Ltd. a	252,167		
The Hanil Bank, Limited a	287,135	128,537	First State Bank of Southern California
Korea Exchange Bank a	626,810	529,713	California Korea Bank
Korea First Bank a	519,613		
	$2,054,938	$739,300	
Malaysia			
Bank Bumiputra Malaysia Berhad b	$165,393		
Mexico			
Banca Serfin, S.N.C. b	229,436		
Banco Nacional de Mexico, S.A.	116,216	553,071	California Commerce Bank
Bancomer, S.N.C. b	630,459	361,049	Grossmont Bank
	$976,111	$914,120	
Netherlands			
ABN Amro Bank, N.V. b	$605,695		
Philippines			
Allied Banking Corporation		69,523	Oceanic Bank
Metropolitan Bank & Trust Company		152,738	International Bank of California
Philippine Commercial International Bank b	15,288		
Philippine National Bank e	21,517	87,697	Century Bank
	$36,805	$309,958	

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA
IN CALIFORNIA BY COUNTRY OF ORIGIN
(State chartered only)
(In thousands of dollars)

Name of Bank (by Country of Origin)	Agency/Branch	California Corporate Subsidiary
Singapore		
Development Bank of Singapore b	36,297	
International Bank of Sinapore b	38,824	
Oversea-Chinese Banking Corporation b	77,947	
Overseas Union Bank b	38,266	
United Overseas Bank b	261,099	
	$452,433	
Spain		
Banco Bilbao Vizcaya, S.A. b	302,107	
Banco Central HispanoAmericano, S.A. b	250,415	
Banco Exterior de Espana, S.A. b	48,264	
	$600,786	
Switzerland		
Credit Suisse e	481,772	
Habib Bank Zurich AG d	11,120	
Swiss Bank Corporation e	101,043	
	$593,935	
Taiwan		
Bank of Communications, Co. Ltd e	175,949	
Chang Hwa Commercial Bank, Ltd. e	148,554	
First Commercial Bank, (Incorporated in Taiwan, R.O.C.) e	539,697	
Hua Nan Commercial Bank, Ltd. e	246,992	
	$1,111,192	
Thailand		
Bangkok Metropolitan Bank, Ltd. b	58,870	
Krung Thai Bank, Limited b	14,663	
Thai Farmers Bank a	279,643	
	$353,176	
United Kingdom		
Barclays Bank plc b	762	
National Westminster Bank, plc b	50,108	
The Royal Bank of Scotland, plc b	2,655	
Standard Chartered Bank plc e	56,066	
	$109,591	
TOTAL - Foreign Countries	$84,597,817	

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA
IN CALIFORNIA BY COUNTRY OF ORIGIN
(State chartered only)
(In thousands of dollars)

Name of Bank (by Country of Origin)	Agency/Branch	California Corporate Subsidiary
U.S. Territories		
Guam		
Bank of Guam d	$9,998	
Puerto Rico		
Banco Popular de Puerto Rico d	$59,687	
TOTAL - U.S. Territories	$69,685	
GRAND TOTAL	$84,667,502	$40,089,981

a Nondepositary agency
b Depositary agency
c Limited branch
d Retail branch
e Wholesale branch

FOREIGN (OTHER NATION) BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank	Country	Type of Representation[a]				Rank in Free World[b]
		Rep Office	Agency	Branch	California Corporate Subsidiary	
ABN Amro Bank, N.V.	Netherlands		LA,SF			37[c]
The Aichi Bank, Ltd.	Japan	LA				288
Aktivbanken, A/S	Denmark		LA			-
Allied Banking Corporation	Philippines				Oceanic Bank, SF	-
Arab Banking Corporation (B.S.C.)	Bahrain	LA				209
Australia and New Zealand Banking Group, Limited	Australia		LA			75
Banca Commerciale Italiana	Italy		LA			55
Banca Nazionale del Lavoro	Italy		LA			32
Banca Nazionale dell' Agricoltura	Italy	LA				149
Banca Serfin, S.N.C.	Mexico		LA			292
Banco Agricola Commercial de El Salvador	El Salvador		LA(2), SF			-
Banco Bilbao Vizcaya, S.A.	Spain		SF			78
Banco Central HispanoAmericano,S.A.	Spain	LA	SF			108[d]
Banco di Napoli	Italy	LA				68
Banco di Roma	Italy		SF			84
Banco di Sicilia	Italy		LA			120
Banco do Brasil, S.A.	Brazil		LA,SF			56
Banco do Estado de Sao Paulo, S.A.	Brazil		SF			282
Banco Exterior de Espana, S.A.	Spain		LA			160
Banco Internacional de Costa Rica, Ltd.	Bahamas	LA				-
Banco Nacional de Mexico, S.A.	Mexico		LA		California Commerce Bank, LA	196
Banco Popular de Puerto Rico	Puerto Rico			LA		421
Bancomer, Sociedad Nacional de Credito	Mexico		LA		Grossmont Bank, La Mesa	226

FOREIGN (OTHER NATION) BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank	Country	Type of Representation[a]				Rank in Free World[b]
		Rep Office	Agency	Branch	California Corporate Subsidiary	
Bangkok Metropolitan Bank, Limited	Thailand		SF			-
Bank Bumiputra Malaysia Berhad	Malaysia		LA			-
Bank Dagang Negara	Indonesia		LA			440
Bank Hapoalim, B.M.	Israel			LA,SF		128
Bank Julius Baer & Co., Ltd.	Switzerland	LA,SF				-
Bank Leumi le-Israel, B.M.	Israel			LA(2)		142
Bank Melli Iran	Iran		LA			63
Bank of Communications, Co., Ltd.	Taiwan			SCL		400
Bank of Guam	Guam			SF		-
Bank of India	India		SF			344
Bank of Montreal	Canada	LA			Harris Trust Company of CA, LA	71
The Bank of Nova Scotia	Canada		SF			73
Bank of Scotland	United Kingdom	LA				122
Bank of Seoul	Korea		LA		Seoul Bank California, LA	95
The Bank of Tokyo, Limited	Japan		LA,SF		Union Bank, SF	17
The Bank of Yokohama, Ltd.	Japan		LA			52
Bank Saderat Iran	Iran	LA				92
Banque Auxiliare Michel Inchauspe	France	KER				-
Banque Francaise du Commerce Exterieur	France	LA				116
Banque Indosuez	France			LA		74
Banque Nationale de Paris	France	SD	LA,SF		Bank of the West, SF	8
Banque Paribas	France	SF	LA			43
Barclays Bank PLC	United Kingdom	LA	SF			12

FOREIGN (OTHER NATION) BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank	Country	Type of Representation*				Rank in Free World*
		Rep Office	Agency	Branch	California Corporate Subsidiary	
Bayerische Vereinsbank AG (Union Bank of Bavaria)	Germany		LA			31
Berliner Handels und Frankfurter Bank	Germany	LA				169
Caisse Nationale de Credit Agricole	France	SF				7
Canadian Commercial Bank (In liquidation)	Canada				Commercial Center Bank, Santa Ana	-
Canadian Imperial Bank of Commerce	Canada		LA,SF			56
Cassa di Risparmio di Torino	Italy	LA				174
Chang Hwa Commercial Bank, Ltd.	Taiwan			LA		194
Chekiang First Bank, Ltd.	Hongkong		SF			-
The Chiba Bank, Ltd.	Japan		LA			81
Cho-Hung Bank	Korea		SF			177
The Chung Chong Bank, Ltd.	Korea	LA				-
The Chuo Trust & Banking Co., Ltd.	Japan		LA			60
The Commercial Bank of Korea, Ltd.	Korea		LA			155
Commerzbank Aktiengesellschaft	Germany			LA		29
Commonwealth Bank of Australia	Australia		LA			117
Credit Lyonnais	France			LA,SF		10
Credit Suisse	Switzerland	SF		LA		39
Creditanstalt-Bankverein	Austria	SF				96
Credito Italiano	Italy		LA			58
The Dai-Ichi Kangyo Bank, Ltd.	Japan		LA,SF		Dai-Ichi Kangyo Bank of California, LA	1
The Daiwa Bank, Ltd.	Japan		LA(2), SF			25

FOREIGN (OTHER NATION) BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank	Country	Type of Representation[a]				Rank in Free World[b]
		Rep Office	Agency	Branch	California Corporate Subsidiary	
Deutsche Bank, A.G.	Germany			LA		11
Development Bank of Singapore, Ltd.	Singapore		LA			216
DG Bank Deutsche Genossenschaftsbank	Germany			LA		33
Dresdner Bank, AG	Germany		LA			22
The Export-Import Bank of Korea	Korea	LA				-
First Commercial Bank (Incorporated in Taiwan ROC)	Taiwan			LA		18
The Fuji Bank, Ltd.	Japan		LA,SF			5
Habib Bank Zurich AG	Switzerland			LA		-
The Hanil Bank, Limited	Korea		LA		First State Bank of Southern California, Santa Fe Springs	183
The Hokkaido Takushoku Bank, Ltd.	Japan		LA			65
The Hongkong & Shanghai Banking Corporation Limited	Hongkong	LA,OR		LA,SF		28
Hua Nan Comercial Bank, Ltd.	Taiwan			LA		181
The Industrial Bank of Japan, Ltd.	Japan		LA,SF			9
Industrial Bank of Korea	Korea	LA				-
International Bank of Singapore	Singapore		SF			-
Internationale Nederlanden Bank, N.V.	Netherlands	LA				36
Israel Discount Bank, Ltd.	Israel		LA			240
Istituto Bancario San Paolo di Torino	Italy				First Los Angeles Bank, LA	35
Kleinwort, Benson Limited	United Kingdom	LA				237
Korea Exchange Bank	Korea		LA		California Korea Bank, LA	157
Korea First Bank	Korea		LA,OR			178
Kredietbank, N.V.	Belgium	LA				94

FOREIGN (OTHER NATION) BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank	Country	Type of Representation[a]				Rank in Free World[b]
		Rep Office	Agency	Branch	California Corporate Subsidiary	
Krung Thai Bank, Ltd.	Thailand		LA			372
The Kyowa Saitama Bank, Ltd.	Japan	SF	LA		The Kyowa Saitama Bank of California, LA	44*
Liu Chong Hing Bank, Ltd.	Hongkong		SF			-
The Long-Term Credit Bank of Japan, Ltd.	Japan		LA			21
Metropolitan Bank & Trust Company	Philippines				International Bank of California, LA	-
The Mitsubishi Bank Limited	Japan	SF		LA		6
The Mitsubishi Trust and Banking Corporation	Japan		LA			15
The Mitsui Taiyo Kobe Bank, Ltd.	Japan		LA, SF		Mitsui-Manufacturers Bank, LA	3
The Mitsui Trust and Banking Company, Limited	Japan		LA			20
National Australia Bank Limited	Australia	–	LA			72
National Bank of Canada	Canada	SF	LA			147
National Westminster Bank PLC	United Kingdom		LA			16
The Nippon Credit Bank, Ltd.	Japan		LA			36
Overseas-Chinese Banking Corporation	Singapore		LA			285
Overseas Union Bank	Singapore		LA			-
Philippine Commercial International Bank	Philippines		LA			-
Philippine National Bank	Philippines			LA	Century Bank, SF	-
P.T. Bank Bali	Indonesia		LA			-
P.T. Bank Dagang Nasional Indonesia	Indonesia		LA			-
P.T. Bank Niaga	Indonesia		LA			-
Rabobank Nederland, N.V.	Netherlands	SF				38
The Royal Bank of Canada	Canada		LA			51
The Royal Bank of Scotland PLC	United Kingdom	SF	SF			90

FOREIGN (OTHER NATION) BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank	Country	Type of Representation[a]				Rank in Free World[b]
		Rep Office	Agency	Branch	California Corporate Subsidiary	
The Sanwa Bank, Limited	Japan			LA,SF	Sanwa Bank California, SF	4
Shanghai Commercial Bank, Limited	Hongkong			LA,SF		-
The Shizuoka Bank, Ltd.	Japan			LA		97
Societe Generale	France	SF		LA		18
Standard Chartered Bank	United Kingdom			LA		118
State Bank of India	India		LA		State Bank of India (California), LA	108
State Bank of South Australia	Australia	LA				-
The Sumitomo Bank, Limited	Japan			LA,SF	The Sumitomo Bank of California, SF	2
The Sumitomo Trust and Banking Corporation, Limited	Japan		LA			19
Swiss Bank Corporation	Switzerland	LA		SF		27
Thai Farmers Bank, Ltd.	Thailand		LA			362
The Tokai Bank Ltd.	Japan	SF	LA		Tokai Bank of California, LA	13
The Tokyo Sowa Bank, Ltd.	Japan	LA				204
The Toyo Trust and Banking Company, Ltd.	Japan		LA			30
Union Bank of Switzerland	Switzerland	SF				23
United Mizrahi Bank Ltd.	Israel			LA		240
United Overseas Bank, Ltd.	Singapore		LA			291
Westdeutsche Landesbank Girozentrale	Germany	LA				34
The Yasuda Trust and Banking Company, Limited	Japan		LA			24
Z - Landerbank Austria AG	Austria	LA				159[c]

FOREIGN (OTHER STATE) BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank/Bank Holding Company	State	Type of Representation[a]		Rank in Free World[b]
		Representative Office	California Corporate Subsidiary	
American Stock Transfer & Trust Company	New York	LA		-
The Bank of New York	New York	LA	The Bank of New York Trust Company, LA	119
Bankers Trust Company	New York	LA,SF		99
Bankers Trust (Delaware)	Delaware	LA		-
Boatmen's Trust Company	Missouri	LA		-
Boston Safe Deposit & Trust Company	Massachusetts	LA,OR,SF		404
The Chase Manhattan Bank, N.A.	New York	LA,SF(2)		69
Chemical Bank	New York	LA		109
Chemical Bank, N.A.	New York	CC,OR		-
Citibank, N.A.	New York	LA,SF		26
Comerica Bank	Michigan	AL,OR		366
Continental Illinois National Bank & Trust Company of Chicago	Illinois	LA		163
Dial Bank	South Dakota	LA,SF		-
Fiduciary Trust Company International	New York	LA		-
The First National Bank of Boston	Massachusetts	LA,SCL		179
The First National Bank of Chicago	Illinois	LA		129
First Security Bank of Utah, N.A.	Utah	SF		-
First Trust National Association	Minnesota	LA		-
Harris Trust and Savings Bank	Illinois	LA		382
Manufacturers Hanover Trust Company	New York	LA		88
Mellon Bank, N.A.	Pennsylvania	LA,SF		238
Merrill Lynch Trust Company	New Jersey	OR,SF		-

FOREIGN (OTHER STATE) BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank/Bank Holding Company	State	Type of Representation[a]		Rank in Free World[b]
		Representative Office	California Corporate Subsidiary	
Morgan Guaranty Trust Company of New York	New York	LA,SF		76
NCNB National Bank of North Carolina	North Carolina	LA		220
NCNB Texas National Bank	Texas	LA		139
Northern Trust Corporation	Illinois		Northern Trust Company of California, Santa Barbara	406
The Philadelphia National Bank	Pennsylvania	LA		-
Pittsburgh National Bank	Pennsylvania	LA		-
United States Trust Company	Massachusetts	SF		-
United States Trust Company of New York	New York	LA	U.S. Trust Company of California, Los Angeles	-
U.S. National Bancorp	Oregon	-	U.S. Bank of California, Auburn	361
Valley Bank of Nevada	Nevada	SAC,SBR,SD		-
Valley National Corporation	Arizona		California Valley Bank, Fresno	398
Valley National Bank	Arizona	FR		

NOTES:

a AL, CC, FR, KER, LA, OR, SAC, SBR, SCL, SD, SF denote: Alameda, Contra Costa, Fresno, Kern, Los Angeles, Orange, Sacramento, San Bernardino, San Diego and San Francisco counties, respectively.

b Ranked by assets as of December 31, 1990, or nearest fiscal year. Source: American Banker, *Ranking the Banks 1991*

c Rank shown is for Algemene Bank Nederland, which merged during the year with Amsterdam-Rotterd ım Bank, N.V. to form ABN Amro Bank, N.V.

d Rank shown is for Banco Central, which merged during the year with Banco Hispano Americano to form Banco Central HispanoAmericano

e Rank shown is for The Kyowa Bank, Ltd., which merged during the year with The Saitama Bank, Ltd. to form The Kyowa Saitama Bank, Ltd.

f Rank shown is for Oesterreichsche Laenderbank, which merged during the year with Zentralsparkasse und Kommerzialbank AG to form Z-Landerbank Austria AG

TRUST OPERATIONS

SELECTED FINANCIAL INFORMATION – TRUST COMPANIES

(Amounts Rounded to Nearest Thousand)

NAME OF TRUST COMPANY	CITY	TOTAL ASSETS	EQUITY CAPITAL	NET INCOME	FIDUCIARY ASSETS
Boston Safe Deposit and Trust Company of California	Los Angeles	7,764	7,592	31	331,636
Capital Guardian Trust Company	Los Angeles	64,153	44,534	11,409	32,473,080
Deseret Trust Company of California	Los Angeles	772	758	33	25,117
Farmers & Merchants Trust Co. of Long Beach	Long Beach	7,065	7,065	1,863	454,934
Fiduciary Trust International of California	Los Angeles	5,993	5,956	1,357	469,041
Franklin Trust Company	San Mateo	3,167	3,158	1,618	7,899,994
Guardian Trust Company	Los Angeles	4,791	4,791	(209)	127,165
Home Fed Trust	San Diego	3,358	2,583	609	3,608,699
Imperial Trust Company	Los Angeles	2,778	2,605	500	4,659,685
J.P. Morgan California	Los Angeles	5,010	5,010	(12)	391,454
Manufacturers Hanover Trust Company of California	San Francisco	14,396	11,432	880	384,382
Meridian Trust Company of California	San Francisco	1,896	1,680	103	141,116
Merrill Lynch Trust Company of California	San Francisco	5,124	5,040	40	47,813
North American Trust Company	San Diego	1,351	1,158	146	1,047,813
Pacific Securities Depository Trust Company	San Francisco	8,325	5,434	1,294	1,531
Pacific Trust Company	San Jose	3,129	2,530	517	625,280
RCM Capital Trust Company	San Francisco	1,339	1,243	(204)	40,476
Security Pacific State Trust Company	Los Angeles	64,615	28,182	18,380	0
Security Trust Company	San Diego	2,906	2,856	(106)	152,149
Trust Company of the West	Los Angeles	52,195	31,789	3,542	9,081,285
Trust Services of America, Inc.	Los Angeles	33,135	25,844	3,350	4,410,649
Western Financial Trust Company	Irvine	425	422	1	428
Whittier Trust Company	South Pasadena	3,508	1,189	108	708,781

FIDUCIARY STATEMENT

(Amounts Rounded to Nearest Thousands)

	STATE BANKS	NATIONAL BANKS	TRUST COMPANIES	TOTAL
NUMBER OF TRUST DEPARTMENTS	37	26	23	86
ASSETS				
Investments:				
Bonds	12,798,528	32,329,251	6,674,312	51,802,091
Stocks	11,305,028	30,926,438	15,742,242	57,973,708
Real Estate Loans	1,706,553	693,562	819,353	3,219,468
Other Loans	1,554,804	2,174,931	593,347	4,323,082
Real Estate	1,226,276	2,105,472	3,230,872	6,562,620
Savings & Loan Deposits and Other Thrift Deposits	170,866	54,568	1,183,655	1,409,089
Miscellaneous	2,728,702	7,108,299	1,282,685	11,119,686
Time Deposits:				
Own Bank	549,022	5,710,653	43,781	6,303,456
Other Banks	1,802,403	6,596,742	384,176	8,783,321
Demand Deposits:				
Own Bank	357,267	2,627,841	2,886	2,987,994
Other Banks	24,273	84,851	492,002	601,126
Local Agency Security Investments	2,121,550	3,228,134	40,126	5,389,810
Corporate Investments	12,368,979	60,371,912	1,496,435	74,237,326
Agency, Safekeeping, Custodian and Escrow Investments	42,145,649	306,198,305	34,709,523	383,053,477
Advances or overdrafts	24,709	234,968	387,113	646,790
Total Assets	$90,884,609	$460,445,927	$67,082,508	$618,413,044
LIABILITIES				
Fiduciary Accounts:				
Court Trusts	840,309	5,379,759	619,810	6,839,878
Personal Living Trusts	4,343,665	18,348,745	2,220,773	24,913,183
Employee Benefit Trusts	27,685,941	56,118,336	22,573,356	106,377,933
Collective Investment Funds	3,662,755	24,092,742	7,717,720	35,473,217
Less Units of Collective Investment Funds	3,358,257	22,281,594	3,238,737	28,878,588
Total Fiduciary Accounts	33,174,413	81,657,988	29,093,222	144,725,623
Local Agency Security Accounts	1,390,558	5,487,496	0	6,878,054
Corporate Accounts	11,948,701	61,416,674	554,178	73,919,553
Agency, Safekeeping, Custodian and Escrow Accounts	44,345,473	311,650,092	36,638,649	392,634,214
Due to Commercial Department or Bank Advances or Overdrafts	25,464	233,677	(3,541)	255,600
Total Liabilities	$90,884,609	$460,445,927	$67,082,508	$618,413,044

TRUST OPERATIONS

On December 31, 1991 there were 37 state banks, 26 national banks and 23 non deposit trust companies authorized to conduct a trust business. The carrying value of trust assets of state chartered institutions totaled $158.0 billion, up from $137.4 billion as of December 31, 1990, an increase of 15.0%. National banks' fiduciary assets totaled $460.4 billion, an increase of 17.9% over the carrying value of $390.4 billion a year previous.

During the year ended December 31, 1991, income generated from trust activities of state chartered banks, combined with the net income of trust companies was $192.9 million, an increase of 8.0% over the $178.6 million reported in calendar year 1990.

Trust Companies and Departments

On January 1, 1991 there were 21 trust companies. During the year two trust companies opened for business, making 23 trust companies at year end.

There were two pending and one approved trust company applications at the start of the year. During 1991, one trust company application was filed and one was approved, leaving two pending trust company applications at year end.

Two applications for branch offices of trust companies were filed during the year and on one was approved. Two trust company branches opened and three closed, leaving 28 trust company branches at year end 1991.

During the year one new state bank trust department was established, making 37 state banks with trust powers as of December 31, 1991. Two applications by state banks for trust powers were filed and approved, leaving two approved applications for trust powers at year end.

TRUST COMPANIES OPENED DURING THE YEAR

Name	Location	Date
Guardian Trust Company	Los Angeles	6/22/91
Merrill Lynch Trust Company of California	San Francisco	5/1/91

TRUST POWERS GRANTED EXISTING BANK

Name	Location	Date
Plaza Bank of Commerce	San Jose	9/3/91

SPECIAL LICENSEES

LICENSED CALIFORNIA BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATIONS

Name of Business and Industrial Development Corporation	Head Office Location
Certified Business Funding, A California Business and Industrial Development Corporation	6350 Laurel Canyon Boulevard, Suite 360, North Hollywood, CA 91606
Government Funding California Business and Industrial Development Corporation	6255 Sunset Boulevard, Suite 1926, Los Angeles, CA 90028
State Assistance Fund for Enterprise, California Business and Industrial Development Corporation	145 Wikiup Drive, Santa Rosa, CA 95403
Statewide California Business and Industrial Development Corporation	1420 Bristol Street North, Suite 230, Newport Beach, CA 92660

QUALIFIED MORTGAGE INSURERS

Name of Company	Address of Principal Office
Commercial Loan Insurance Corporation	250 East Kilbourn Avenue, Milwaukee, WI 53201
Commercial Mortgage Insurance, Inc.	150 East Gilman, Madison, WI 53703
Commonwealth Mortgage Assurance Company	8 Penn Center, Philadelphia, PA 19103
GE Residential Mortgage Assurance Corporation	6608 Six Forks Road, Raleigh, NC 27615
General Electric Mortgage Insurance Corporation	11311 Cornell Park Drive, Cincinnati, OH 45242
General Electric Mortgage Insurance Corporation of California	1530 Meridian Avenue, San Jose, CA 95150
General Electric Mortgage Insurance Corporation of North Carolina	6608 Six Forks Road, Raleigh, NC 27615
Integon Mortgage Guaranty Corporation	41 Perimeter Center N.E., Suite 220, Atlanta, GA 30346
Investors Mortgage Insurance Company	1405 Jackson Street, Beardstown, IL 62618
Mortgage Guaranty Insurance Corporation	250 East Kilbourn Avenue, Milwaukee, WI 53201
PMI Mortgage Insurance Company	One East Camelback Road, Phoenix, AZ 85012
PAMICO Mortgage Insurance Company	1750 Walton Road, Blue Bell, PA 19422
Republic Mortgage Guaranty Insurance Company	7820 North Point Boulevard, Winston-Salem, NC 27106
Triad Guaranty Insurance Corporation	707 Skokie Boulevard, Northbrook, IL 60603
United Guaranty Commmercial Insurance Company of North Carolina	201 North Elm Street, Greensboro, NC 27420
United Guaranty Credit Insurance Company	230 North Elm Street, Greensboro, NC 27401
Verex Insurance, Inc.	150 East Gilman Street, Madison, WI 53703
Wisconsin Mortgage Insurance Corporation	250 East Kilbourn Avenue, Milwaukee, WI 53201

AUTHORIZED ISSUERS OF PAYMENT INSTRUMENTS

Name of Company	Head Office
American Express Travel Related Services Company, Inc.	New York, NY
Banamex USA Corporation	Los Angeles
BankAmerica Corporation	San Francisco
Comdata Network Inc. of California	Brentwood, TN
National Money Orders, Inc.	Houston, TX
Travelers Express Company	Minneapolis, MN
Wells Fargo & Company	San Francisco
Western Union Financial Services, Inc.	Upper Saddle River, NJ

AUTHORIZED ISSUERS OF TRAVELERS CHECKS

Name of Company	Head Office
American Express Travel Related Services Company, Inc.	New York, NY
BankAmerica Corporation	San Francisco
Citicorp Services, Inc.	Chicago, IL
Interpayment Services Limited	New York, NY
Mastercard Travelers Cheque, Inc.	New York, NY
Societe Francaise du Cheque du Voyage	New York, NY
Thomas Cook, Inc.	Princeton, NJ
Travellers Cheque Associates, Ltd.	New York, NY
Wells Fargo & Company	San Francisco

AUTHORIZED TRANSMITTER OF MONEY ABROAD

Name of Company	Head Office
American Express Travel Related Services, Inc.	New York, NY
Amparo's Foreign Exchange, Inc.	San Francisco
Associated Foreign Exchange, Inc.	San Francisco
Century Finance & Remittance Centers, Inc.	Los Angeles
Continental Currency Transfers, Inc.	Santa Ana
Dollar America Exchange, Inc.	Santa Clara
Esteva & Company, Inc.	San Francisco
Fiesta X-Change, Inc.	Santa Ana
Foreign Exchange Limited	San Francisco
Giromex, Inc.	Escondido
Global Telegraph Corporation	San Diego
Golden Asian Express Company, Inc.	Monterey Park
Grace Foreign Exchange Corporation	San Francisco
LBC Mabuhay U.S.A. Corporation	South San Francisco
Maniflo Money Exchange, Inc.	National City
Odena Foreign Exchange Corporation	San Francisco
Orlandi Valuta, Inc.	Los Angeles
Pan Asian Currency Exchange Corporation	San Jose
PCI Express Padala, Inc.	Los Angeles
Pekao Trading Corporation	New York, NY
Regent Forex, Inc.	Los Angeles
RIA Telecommunications, Inc.	New York, NY
Thomas Cook, Inc.	Princeton, NJ
Thomas Cook Currency Services, Inc.	New York, NY
Western Union Financial Services, Inc.	Upper Saddle River, NJ

SELECTED CORPORATE INFORMATION - CALIFORNIA STATE CHARTERED BANKS

ALLIANCE BANK
Incorporated July 11, 1979

100 Corporate Pointe, Culver City 90230
Tel: (310) 410-9281

Principal Officers: Curtis S. Reis, Chairman of the Board, President & Chief Executive Officer; Andrew D. Reid, Senior Vice President and Cashier; J. Elroy Peiris, Senior Vice President and Senior Credit Officer; Lyn S. Caron, Senior Vice President; Daryl M. Dean, Vice President and Controller; Michael L. Abrams, Secretary.

Directors: Michael L. Abrams, Robert H. Bothner, Lyn S. Caron, Willie D. Davis, Randall A. McCord, Curtis S. Reis, D. Gregory Scott, Robert H. Thompson.

AMERICA CALIFORNIA BANK
Incorporated March 10, 1972

560 California Street, San Francisco 94104
Tel: (415) 986-5676

Principal Officers: S.Y. Wang, Chairman of the Board; Emilia Roxas, Vice Chairman of the Board; Carl C. Hwang, President & Chief Executive Officer; Kenneth Y. Chen, Vice President & Chief Financial Officer; Victoria S. Gong, Vice President & Chief Operating Officer; Larry S. Mao, Vice President & Senior Loan Officer.

Directors: Ralph Ho, Carl C. Hwang, Elizabeth Kalaw, Fannie Lee, Gumersindo Leuterio, Emilia Roxas, Elton Tan, Cheng-Chaug Wang, Jane Wang, S.Y. Wang.

Branch Office: (1)

AMERICAN BANK & TRUST COMPANY
Incorporated August 6, 1973

40 So. Market Street, San Jose 95113
Tel: (408) 993-9100

Principal Officers: Yosh Uchida, Chairman of the Board; Thomas M. Yuki, Vice Chairman of the Board; Wayne S. Doiguchi, Executive Vice President & Senior Credit Officer; Thomas M. Redwine, Senior Vice President & Chief Financial Officer.

Directors: Mario L. Belotti, Yoshihiro Uchida, Henry T. Yamate, Thomas M. Yuki.

Branch Offices: (4)
Authorized to engage in the trust business

AMERICAN COMMERCIAL BANK
Incorporated May 30, 1973

304 East Main Street, Ventura 93301
Tel: (805) 648-5081

Principal Officers: Edward T. Martin, Chairman of the Board; Harry L. Maynard, President; Kenneth F. May, Senior Vice President & Credit Administrator; Betty M. Sears, James Benninga, Cashier's Department; David E. Bouchet, Charles R. Mohr, Carol E. Wright, Vice Presidents.

Directors: Lincoln Cryne, Bill Dover, Allen Jue, Edward T. Martin, Harry L. Maynard, Robert L. Mobley, Catherine S. Wood.

Parent Company: Americorp
Branch Offices: (2)

AMERICAN INTERNATIONAL BANK
Established July 3, 1978

One Wilshire Boulevard, Los Angeles 90017
Tel: (213) 688-8600

Principal Officers: Harold Chuang, Chairman of the Board; James A. Dorian, President & Chief Executive Officer; Phillip H. Chuang, Executive Vice President & Treasurer; Joseph N. Rabbat, Executive Vice President & Chief Financial Officer; Roger E. Juline, Jr., Executive Vice President & Senior Loan Officer; Anthony Chien, Executive Vice President, International Department.

Directors: Z. Paul Akian, Edward T. H. Chang, William Chang, Jeff Chen, Harold Chuang, Philip H. Chuang, James A. Dorian, Rolland D. Headlee, William Huang, Feng Jui Kao, Hiram W. Kwan, Percy H. Linn, Robert Philibosian, Larry Zarian.

Subsidiary: AIB Real Estate Investment Inc.
Branch Offices: (7)

AMERICAN INTERSTATE BANK
Incorporated January 31, 1973

500 Newport Center Drive, Newport Beach 92660
Tel: (714) 640-5100

Principal Officers: Donald L. Solsby, President & Chief Executive Officer; Susan Glenn Howe, Senior Vice President & Chief Financial Officer; Kathee S. Stone, Senior Vice President & Senior Credit Officer.

Directors: George R. Anderson, J. Clark Booth, William J. Carden, William M. Ferdi, Franklyn D. Jeans, Jerry A. King, Robert Leaf, Kevin McGuire, Donald L. Solsby.

Subsidiary: American Interstate Properties, Inc.
Branch Office: (1)

AMERICAN PACIFIC STATE BANK
Incorporated August 17, 1970

15260 Ventura Blvd., Sherman Oaks 91403
Tel: (818) 382-1500

Principal Officers: Elmer Stone, Chairman of the Board; Frank J. Urea, Jr., President & Chief Executive Officer; James M. Degnan, Executive Vice President; Coleen Callahan, Senior Vice President & Chief Credit Officer; Jo Evelyn Spotts, Senior Vice President & Cashier; Tamara Gurney, Senior Vice President & Chief Administrative Officer; James E. Whitney, Senior Vice President, SBA; Kathleen E. Peters, Vice President & Controller.

Directors: Yuichi Katoh, Junko Koike, Saul E. Levi, Robert Y. Nagata, Elmer J. Stone, Frank J. Urea, Jr., Earle Wasserman.

Branch Offices: (4)

AMERICAN RIVER BANK
Established August 29, 1983

9750 Business Park Drive, Sacramento 95827
Tel: (916) 366-1777

Principal Officers: William L. Young, President; David T. Taber, Executive Vice President & Chief Operating Officer; Charles L. Esping, Senior Vice President & Credit Administrator.

Directors: Robert H. Deneke, Charles A. Edgett, D. Bruce Fite, Sam Gallina, Dr. Wayne Matthew, Marvin L. Oates, Norris J. Rancourt, David T. Taber, Roger J. Taylor, D.D.S., Warren Taylor, Stephen H. Wake, Majorie G. Wood, William L. Young.

Branch Office: (1)

AMERICAN VALLEY BANK
Incorporated March 28, 1977

1234 East Main Street, El Cajon 92021
Tel: (619) 441-5100

Principal Officers: Buell W. Stone, President; Michael P. Foley, Executive Vice President; Michael M. Hood, Senior Vice President & Chief Financial Officer; Lynn R. McDougal, Corporate Secretary.

Directors: James S. Brown, Lynn R. McDougal, James L. Redman, M. Gale Ruffin, Buell W. Stone.

Parent Company: BSD Bancorp, Inc.
Branch Offices: (3)

ANTELOPE VALLEY BANK
Incorporated February 8, 1980

44201 - 10th Street West, Lancaster 93534
Tel: (805) 945-4511

Principal Officers: Jack D. Seefus, President & Chief Executive Officer; Margaret A." Torres, Senior Vice President & Chief Financial Officer; George E. Nagy, Senior Vice President & Commercial Loan Officer; James J. Hennager, Senior Vice President & Consumer Loan Administrator; Richard A. Little, Senior Vice President, Real Estate Lending.

Directors: Clyde G. Golding, E. Gordon Harrison, John F. Murphy, Homer A. Rowell, Michael G. Schafer, Jack D. Seefus, Roy J. Simi, William Walsh, A.C. Warnack.

Branch Offices: (6)

BANK AUDI (CALIFORNIA)
Established October 5, 1987

444 So. Flower Street, Los Angeles 90071
Tel: (213) 627-7799

Principal Officers: Dr. Joseph J. Jacobs, Chairman of the Board; William A. Hanna, President; Marc J. Audi, Senior Vice President, Credit & Marketing; Andrew C. Straghalis, Senior Vice President, Operations & Administration; Foued A. Khoury, Vice President & Controller.

Directors: George Ablah, Governor Victor Atiyeh, Joseph G. Audi, Marc J. Audi, Mounzer Chaarani, Albert E. Coury, Ambassador Philip C. Habib, William A. Hanna, Dr. Joseph J. Jacobs, Berge Setrakian, Peter J. Tanous.

BANK OF A. LEVY
Established 1882

2575 Vista Del Mar Drive, Ventura 93001
Tel: (805) 656-2575

Principal Officers: Michael S. Milligan, Chairman of the Board; Marshall C. Milligan, President & Chief Executive Officer; Mary Levinson, Douglas M. Peck, Jr., Executive Vice Presidents.

Directors: John C. Coulston, Robert G. Dallman, Ronald L. Hertel, Walter W. Hoffman, Robert Martin, Kris McDivitt, A. A. Milligan, Marshall C. Milligan, Michael S. Milligan, William L. Morris, Willian G. Myers.

Parent Company: Levy Bancorp
Branch Offices: (20)
Authorized to engage in trust business.

BANK OF AGRICULTURE & COMMERCE
Incorporated January 18, 1965

2021 West March Lane, Stockton 95207
Tel: (209) 948-8018

Principal Officers: Robert J. Rishwain, Chairman of the Board; William R. Trezza, Chief Executive Officer; Ronald Berberian, President; Ned Smull, Senior Vice President & Senior Loan Officer; Dana Bockstahler, Vice President & Financial Officer.

Directors: Arthur Berberian, Ronald Berberian, Victor Castello, Darrow G. Marcus, Ronald McNabb, Edmon A. Rishwain, Robert J. Rishwain, William A. Swaigart, William R. Trezza.

Subsidiary: Bank of Agriculture and Commerce Service Corporation.
Branch Offices: (4)

BANK OF AMADOR
Established November 21, 1983

422 Sutter Street, Jackson 95642
Tel: (209) 223-2320

Principal Officers: Larry Standing, President & Chief Executive Officer; Holly Swift, Senior Vice President & Cashier; Richard Roy, Senior Vice President, Credit Administration.

Directors: Edward T. Bamert II, Kenneth H. Deaver, Jerome F. Forster, Jerry W. Jones, Nicholas P. Kovacevich, M.D., Gerry Ninnis, Harry G. Smith, Jr., Larry Standing, Richard P. Vinson, Peter C. Wright.

Branch Offices: (2)

BANK OF AMERICA STATE BANK
Established April 3, 1990

1850 Gateway Boulevard, Concord 94520
Tel: (415) 675-7555

Principal Officers: Donald A. Mullane, Chairman of the Board; R. M. (Mike) Mantle, President; Susanne Hansen, Chief Financial Officer; Collins G. Walker, Senior Credit Officer.

Directors: Jeanine Brown, Colin Klipin, R. M. (Mike) Mantle, Larry McNabb, Donald A. Mullane, Thomas F. Opdycke, Pat M. Prout.

Parent Company: BankAmerica Corporation

THE BANK OF BEVERLY HILLS
Incorporated July 30, 1976

9766 Wilshire Blvd., Beverly Hills 90212
Tel: (310) 858-6804

Principal Officers: Ber Oberfeld, Chairman of the Board & Chief Executive Officer, Michael C. Ward, Sr., Executive Vice President & Chief Financial Officer; Russell Smith, Sr., Executive Vice President & Senior Credit Officer.

Directors: Anthony H. Baresh, Zoltan Batyka, Donald Bergman, Ber Oberfeld, Chadwick F. Smith.

Subsidiaries: BBH Capital Corporation, BBH Mortgage Company & BBH Qualified Plans, Inc.

BANK OF CANTON OF CALIFORNIA
Incorporated April 27, 1937

555 Montgomery St., San Francisco 94111
Tel: (415) 362-4100

Principal Officers: H.P. Chia, Chairman of the Board, & Chief Executive Officer; Y.T. Lin, President; Lucas Deng, Senior Vice President; P. N. Ho, Senior Vice President & Representative Liasion, P. T. Chen, Senior Branch Operations Supervisor.

Directors: H.P. Chia, Edward Collins, Willem Fleurbaaij, S.W. Kung, Y.T. Lin, Leo Soong, Henry C. Todd, T.T. Way.

Subsidiaries: Bank of Canton Building Corp., California Canton International Bank, Ltd.
Branch Offices: (6)

BANK OF COMMERCE
Incorporated December 26, 1974

7980 Clairemont Mesa Blvd., San Diego 92111
Tel: (619) 292-9004

Principal Officers: Peter Q. Davis, President & Senior Loan Officer; Timothy G. Malott, Executive Vice President, Chief Financial Officer & Secretary; David Baltram, Executive Vice President - Gov't and Real Estate Loan Production.

Directors: Michael M. Bamber, Peter Q. Davis, Timothy G. Malott, George A. Peterson, John A. Rose.

Branch Offices: (4)

BANK OF CORONADO
Incorporated August 7, 1979

1190 Orange Avenue, Coronado 92118
Tel: (619) 437-4466

Principal Officers: Philip Akre, Chairman of the Board; William McLaurin, President & Chief Executive Officer;

Mary Hays, Senior Vice President & Chief Operating Officer; Pamela Davis, Vice President, Loans.

Directors: Philip Akre, Ronald L. Beaubien, Mary Kay Forsyth, Marco V. Palumbo, William McLaurin, Lester Snyder.

Parent Company: Crown Bancorp

BANK OF ENCINO
Established September 8, 1986

17000 Venture Blvd., Encino 91316
Tel: (818) 789-9001

Principal Officers: Carl O. Schatz, President, Chief Executive Officer & Chairman of the Board; Brent E. Saunders, Executive Vice President & Chief Credit Officer; Robert R. Schatz, Senior Vice President & Chief Operating Officer; Rick Mateus, Vice President & Cashier; Vincent J. Messina, Vice President; William J. Ryan, Vice President, Loan Analyst.

Directors: Norman Berris, Charles Hirschman, Robert S. Leffler, Seymour Myers, M.D., Brent E. Saunders, Carl O. Schatz, Robert O. Schatz, William Veprin.

BANK OF FRESNO
Incorporated April 6, 1973

4995 E. Clinton Avenue, Fresno 93727
Tel: (209) 221-2220

Principal Officers: J. Mike McGowan, President; Wolfgang T.N. Muelleck, Executive Vice President & Chief Financial Officer; Donald J. Fish, Executive Vice President, Lending Division; Harold R. Ashe, Executive Vice President, Operations Division; James W. Munch, Executive Vice President, Marketing.

Directors: Robert E. Duncan, Louis H. Herwaldt, Herbert A. Kaprielian, James Kourafas, Michael S. Mathiesen, J. Mike McGowan, Patrick J. MonPere, Alan H. Pierrot, M.D., Elmer Bud Richter, Michael J. Ryan, Jr., Larry A. Shehadey, Charles L. Tingey, Spalding G. Wathen.

Parent Company: ValliCorp Holdings, Inc.
Branch Offices: (9)

BANK OF GRANADA HILLS
Incorporated June 14, 1983

10820 Zelzah Avenue, Granada Hills 91344-4432
Tel: (818) 366-2188

Principal Officers: Richard C. Taylor, President & Chief Executive Officer; Brian G. Hollister, Senior Vice President & Chief Financial Officer; Tim B. Noone, Senior Vice President & Credit Administrator.

Directors: Paula Boland, Michael L. Casey, Philip Dye, Duane R. Feuerhelm, Richard Manning, C.P.A., Rayburn 'Pat' Patterson, Larry N. Stern, C.P.A., Richard C. Taylor, Frederick J. Weitkamp.

BANK OF HAYWARD
Established April 6, 1989

1151 "A" Street, Hayward 94541
Tel: (510) 727-1600

Principal Officers: Leonard A. Perillo, Chairman of the Board; M.E. Wood, President & Chief Executive Officer; Peter P. Motta, Senior Vice President & Senior Loan Officer; JoAnne Roberts, Vice President & Chief Financial Officer.

Directors: Richard Brenkwitz, Marjorie Cacioppo, Thomas Lewis, Ronald Meissner, Leonard A. Perillo, W. John Wilma, M.E. Wood.

THE BANK OF HEMET
Incorporated January 11, 1974

1600 E. Florida Avenue, Hemet 92544
Tel: (714) 652-2871

Principal Officers: John J. McDonough, Chairman of the Board; James B. Jaqua, President & Chief Executive Officer; Tim Streeter, Linda Scott, Senior Vice Presidents; Trish Rowell, Lorraine Poncin, Vice Presidents.

Directors: John B. Brudin, Jack E. Gosch, E. Kenneth Hyatt, James B. Jaqua, John J. McDonough, Clayton A. Record, Jr.

Parent Company: Hemet Bancorp
Subsidiaries: Bank Link Corp., Florida Avenue Investment Co., Inc., Hemet Escrow Company, Inc.
Branch Office: (1)

THE BANK OF HOLLYWOOD
Incorporated August 7, 1981

6930 Hollywood Blvd., Hollywood 90028
Tel: (213) 464-0452

Principal Officers: Terry C. Jorgensen, President; Henry K. Nadler, Senior Vice President & Cashier; Edward W. Meyer, Vice President & Senior Loan Officer.

Directors: John R. Discola, Donald D. Farquhar, T. Russell Fields, Jr., James B. Irsfeld, Jr., Terry C. Jorgensen, James N. Kenealy, Jr., Adele G. Klate, Henry L. Levine, Henry K. Nadler, W. Wayne Nix, Paul A. Ramsey, Steven G. Ullman.

BANK OF INDUSTRY
Established March 23, 1981

13200 Crossroads Parkway North, #100,
City of Industry 91746
Tel: (213) 699-1061

Principal Officers: Dale E. Walter, President & Chief Executive Officer; Chadwick C. Ertola, Meredith L. Russell, Thomas A. Viscounty, Executive Vice Presidents; John W. Bitrick, Jr., Arden A. Crawford, Jerry W. Meyer, Richard Saulsbury, David J. Scalise, Senior Vice Presidents.

Directors: James E. Brown, Robert H. Brown, Jack W. Conner, Chadwick C. Ertola, John G. Leonudakis, Owen H. Lewis, Manuel Perez, Edward P. Roski, Jr., Dale E. Walter, Donald R. Wheeler, Lewis N. Wolff.

Parent Company: Comerica California Incorporated
Subsidiary: Rowland Financial Corporation
Branch Offices: (3)

BANK OF LIVERMORE
Established March 15, 1982

2125 Second Street, Livermore 94550
Tel: (415) 455-6060

Principal Officers: Jack Kavanagh, Jr., Chairman of the Board; Robert A. Santin, President & Chief Executive Officer; M. Neil Zick, Senior Vice President & Cashier.

Directors: John Buranis, Rodney Busk, David Grener, Jack Kavanagh, Jr., Robert A. Santin.

Branch Offices: (2)

BANK OF LOS ANGELES
Incorporated May 8, 1981

8901 Santa Monica Blvd., West Hollywood 90069
Tel: (213) 550-8900

Principal Officers: Mark E. Buchman, President & Chief Executive Officer; Richard C. Deeson, Senior Vice President & Senior Loan & Credit Officer; Robert F. Junet, Jr., Senior Vice President & Chief Financial Officer/Chief Operating Officer; Jay L. Bartelstone, Vice Chairman & Chief Operating Officer.

Directors: Arlen H. Andelson, Sherman L. Andelson, Jay L. Bartelstone, Mark E. Buchman, Mary Anne Chalker, Irving B. Fuller, Richard B. Kaplan, Marc B. Nathanson, Jacobo (Yashe) Nicolayevsky, Ira E. Yellin.

Parent Company: BKLA Bancorp
Branch Offices: (3)

BANK OF MARIN
Established January 23, 1990

50 Madera Blvd., Corte Madera 94925
Tel: (415) 927-2265

Principal Officers: J.D. Sullivan, President & Chief Executive Officer; W. Robert Griswold, Jr., Executive Vice President & Chief Operating Officer; Philip J. Salz, Senior Vice President & Loan Administrator; Patricia G. Feingold, Vice President & Operations Manager; Martha W. Hollenbeck, Assistant Vice President & Corporate Secretary.

Directors: Judith O'Connell Allen, Jack E. Bucknum, W. James Dawson, Edger M. Giles, W. Robert Griswold, Jr., Dolph B. Hill, Ray Hoffman, III, J. Patrick Hunt, H.C. Jackson, Catherine J. Knopf, Richard L. Miller, William P. Murray, Jr., James L. Plecek, Niels Schul.z, Joel sklar, J.D. Sullivan, Linda Tavaszi.

Branch Office: (1)

BANK OF MONROVIA
Established May 21, 1984

100 East Huntington Drive, Monrovia 91016
Tel: (818) 303-4661

Principal Officers: William B. Waddell, President & Chief Executive Officer; William A. Schroder, Senior Vice President & Loan Administrator.

Directors: Fred E. Bowden, H. Russell Cross, William E. Faith, Hans Herzig, Lathrop G. Hoffman, Dario H. Sells, William B. Waddell.

THE BANK OF MONTECITO
Incorporated July 23, 1974

1000 State Street, Santa Barbara 93101
Tel: (805) 963-7511

Principal Officers: Michael Towbes, Chairman of the Board & Chief Executive Officer; J. Thomas Fly, President; D.J. Savage, Senior Vice President & Cashier; Rodney K. Brown, Senior Vice President, Branch Administration; Robert Jones, Vice President & Credit Administration.

Directors: George R. Bliss, Jr., J. Thomas Fly, Peter Jordano, Marian Koonce, Clarence Minnerly, Gerald B. Parent, Michael Towbes.

Parent Company: Montecito Bancorp
Branch Offices: (4)

THE BANK OF NEW YORK TRUST COMPANY OF CALIFORNIA
Incorporated November 13, 1980

800 West 6th Street, Los Angeles 90017
Tel: (213) 489-9400

Principal Officers: Thomas J. Perna, Chairman of the Board; Thomas A. Price, Vice Chairman; James L. Birdwell, President; William J. Winkelmann, Vice President, Finance; Barbara Burns, Donald A. Dutil, Thomas J. Zupfer, Vice Presidents; Jacqueline R. McSwiggen, Secretary; Katherine Hastings, Assistant Secretary; Benjamin Herrera, Assistant Treasurer; Robert J. Goebert, Auditor.

Directors: Douglas F. Adams, Thomas W. Archibald, Sheldon Harrison, James L. Birdwell, Thomas J. Perna, Thomas A. Price.

Parent Company: The Bank of New York Company, Inc.
Branch Office: (1)
Authorized to engage in trust business.

BANK OF NEWPORT
Incorporated December 22, 1971

Coast Highway at Avocado, Newport Beach 92658
Tel: (714) 760-6000

Principal Officers: Ronald L. Rodgers, President; Bruce E. Fane, Richard B. Miller, Executive Vice Presidents; Richard P. Ritter, Executive Vice President & Chief Financial Officer; Dennis L. Voyles, Senior Vice President & Manager; Mitchell F. Cohen, Allen S. Berg, Joseph G. Flores, Joseph E. Kunsch, Senior Vice Presidents.

Directors: William C. Baker, William S. Messenger, Richard B. Miller, E.O. Rodeffer, Ronald L. Rodgers, Alan I. Rothenberg.

Subsidiaries: LeaseQuip Corporation, Realport Corporation
Branch Offices: (5)
Authorized to engage in trust business.

BANK OF OAKLAND
Incorporated August 24, 1981

360 - 14th Street, Oakland 94612
Tel: (510) 763-8486

Principal Officers: Donald A. Chiesa, President & Chief Executive Officer; Raymond A. Jochner, Michael R. Sanford, Executive Vice Presidents; Tam LeFebure, Allen L. Meid, Robert A. Roman, Vice Presidents; Rosemary Williams-Snell, Corporate Secretary.

Directors: Donald A. Chiesa, C.R. Gibb, Raymond Jochner, Eduardo Cu Unjieng, Paul W. Wong.

Branch Office: (1)

THE BANK OF ORANGE COUNTY
Established May 28, 1980

10101 Slater Avenue, Fountain Valley 92708
Tel: (714) 964-6607

Principal Officers: David W. Hoffman, President & Chief Executive Officer; Patricia A. Benson, Vice President & Cashier; Roy T. Logsdon, Senior Vice President & Chief Administrative Officer.

Directors: Rudolph C. Baldoni, John Ferrara, Frank T. Harrison, James G. Ladicos, Philip J. Rocco, Farouk T. Torki.

Parent Company: Orange Bancorp
Branch Office: (1)

BANK OF PETALUMA
Incorporated September 21, 1987

100 Petaluma Blvd. South, Petaluma 94952
Tel: (707) 763-7943

Principal Officers: Walter E. Bradgon, President & Chief Executive Officer; Donald J. Morris, Executive Vice President & Chief Administrative Officer; David E. Schmidt, Senior Vice President & Credit Administrator; Arlene Brians, Vice President & Operations Administrator; Marilynn Gittings, Vice President.

Directors: Gene M. Benedetti, Walter E. Bragdon, Max F. Cerini, John H. Dado, Daniel E. Foley III, Robert W. Giacomini, James Grossi, Jr., Henry C. Hansel, Max K. Herzog, John J. King, Jr., Daniel G. Liberle, James E. McCaffrey, William H. McDevitt, Jr., William J. McDowell.

BANK OF PLEASANTON
Established March 9, 1984

555 Peters Avenue, Pleasanton 94566
Tel: (510) 462-2265

Principal Officers: Frank Capilla, Chairman of the Board; Ronald R. Wiggins, President & Chief Executive Officer; Carmela D. Johnson, Senior Vice President; Carolanne Lapham, James Ott, Cathy Raty, Vice Presidents.

Directors: Dale C. Adams, Harry Avila, Wayne Bennett, Frank Capilla, Dick Clancy, Joe Colmery, Keith Fraser, Don Gehb, Ron Janess, Ralph Juhl, Don Lindsey, Tom Matthews, Jim McKenna, Ralph Mendelson, Harry Sheppard, Steve Simi, Ron Wiggins.

Parent Company: California Bancshares, Inc.

THE BANK OF RANCHO BERNARDO
Incorporated October 21, 1980

11717 Bernardo Plaza Court, San Diego 92128
Tel: (619) 451-2265

Principal Officers: Alan L. Douglas, Chairman of the Board & President; John D. Gonnerman, Executive Vice President; Dennis J. Monahan, Vice President & Operations Officer; Laurie Oakland, Vice President & Loan Officer; Teresa Shovlowsky, Vice President & Cashier; Carole Tarantino, Vice President & Proof Manager.

Directors: William Brehm, Yale Combs, Alan L. Douglas, Michael Duckor, John D. Gonnerman, Norman Hedenberg, Larry Krasnow, Wallace Morisige, J. Brian O'Donnell, John A. Wood, Daniel M. Whitaker, Victor A. Vilaplana.

Parent Company: RB Bancorp

BANK OF RIO VISTA
Incorporated April 12, 1904

101 Main Street, Rio Vista 94571
Tel: (707) 374-5711

Principal Officers: Wallace McCormack, Chairman of the Board & President; Tim Kubli, Cashier, Secretary & Treasurer; R.G. Cochran, Vice President.

Directors: George Cruickshank, Darrell R. Ferreira, George C. Gordon, Jr., Joe Lopes, Jeanne McCormack, Thomas McCormack, Wallace McCormack.

Branch Office: (1)

BANK OF SALINAS
Incorporated August 6, 1982

301 Main Street, Salinas 93901
Tel: (408) 422-6642

Principal Officers: Andrew E. Ausonio, Chairman of the Board; G. Nick Ventimiglia, President & Chief Executive Officer; John McCarthy, Executive Vice President & Chief Operating Officer; Rob Blatter, First Vice President/Loans; Esther Kiefer-Miyamoto, Senior Vice President, Cashier & Controller.

Directors: Andrew E. Ausonio, C. Edward Boutonnet, Bradford G. Crandall, Roger G. Emanuel, Richard C. Green, Duncan L. McCarter, Robert Meyer, Robert M. Mraule, D.D.S., M.D., Adelle O'Grady, Nick Ventimiglia, Harry D. Wardwell.

Branch Office: (1)

BANK OF SAN BERNARDINO
Incorporated June 19, 1983

505 West Second Street, San Bernardino 92401
Tel: (714) 888-2265

Principal Officers: Patrick W. Norvell, President & Chief Executive Officer; C. James Crowell, Executive Vice President & Cashier; Barry H. McCarroll, Senior Vice President & Senior Credit Officer.

Directors: Leo Amendt, D. William Bader, Neal T. Baker, John E. Duckworth, Rene J. Jacober, John R. Livacich, Patrick W. Norvell, John Riddell, John L. Stubblefield, John L. Werner, M.D.

Branch Office: (1)

THE BANK OF SAN DIEGO
Incorporated September 19, 1978

225 Broadway, San Diego 92101
Tel: (619) 237-5300

Principal Officers: James L. Redman, President & Chief Executive Officer; Maria Lai, Mark Mashouri, Richard B. Sharp, Executive Vice Presidents.

Directors: James S. Brown, William E. Cleator, Ronald E. Fickle, Thomas E. Hom, George J. Kuhrts, III, Bruce N. Moore, James L. Redman.

Parent Company: BSD Bancorp, Inc.
Branch Offices: (5)

BANK OF SAN FRANCISCO
Incorporated September 15, 1978

550 Montgomery Street, San Francisco 94111
Tel: (415) 781-7810

Principal Officers: Thayer T. Prentice, Chairman of the Board, President & Chief Executive Officer; William H. Adams, Executive Vice President & Chief Financial Officer; William J. Martin, Executive Vice President, Banking Groups; Marlene M. Underwood, Executive Vice President, Operations Administration; Patrick S. Day, Senior Vice President, Manager Credit Administration.

Directors: William H. Adams, Donna Miller Casey, John V. Diepenbrock, David R. Holbrooke, M.D., W. Howard Lester, Timothy J. Parrott, Thayer T. Prentice, William J. Rosetti, Donald R. Stephens, Gordon B. Swanson.

Parent Company: Bank of San Francisco Company Holding Co.
Subsidiary: Bank of San Francisco Realty Investors
Branch Office: (1)
Authorized to engage in trust business.

BANK OF SAN PEDRO
Incorporated April 1, 1974

250 West Fifth Street, San Pedro 90731
Tel: (213) 548-1281

Principal Officers: Lance D. Oak, President & Chief Executive Officer; Rein W. Veerkamp, Executive Vice President & Credit Administrator; Karoline Sadler, Executive Vice President & Corporate Secretary.

Directors: Thomas B. Jankovich, Peter Mandia, Thomas J. McNerney, Lance D. Oak, Ronald J. Rados.

Subsidiary: BSP Development Corporation
Branch Offices: (5)

THE BANK OF SAN RAMON VALLEY
Incorporated December 5, 1988

2821 Crow Canyon Road, San Ramon 94583
Tel: (510) 820-2555

Principal Officers: Wayne Bennett, Chairman of the Board; David P. Greiner, President & Chief Executive Officer; Carmela Johnson, Senior Vice President & Cashier.

Directors: Dale Adams, Harry A. Avila, Wayne W. Bennett, Frank Capilla, Richard J. Clancy, Joe Colmery, Keith Fraser, Don Gehb, Dave Greiner, Ron Janess, Ralph P. Juhl, Don Lindsey, Tom Matthews, Jim McKenna, Ralph Mendelson, Harry R. Sheppard, Steve Simi.

Parent Company: California Bancshares, Inc.
Branch Office: (1)

BANK OF SANTA CLARA
Incorporated February 22, 1973

2027 El Camino Real, Santa Clara 95051
Tel: (408) 249-5900

Principal Officers: Philip S. Sanfilippo, Chairman of the Board; Ronald D. Reinartz, Vice Chairman & Chief Executive Officer; William J. Scilacci, President; Judith Bambury, Senior Vice President; Gene Maxwell, Senior Vice President & Credit Administrator; Larry Santa Maria, Senior Vice President & Chief Financial Officer.

Directors: Louis F. Boitano, A. Stanley Chinchen, Harry Goodfriend, Gerald R. Graham, Robert Kenyon Gustke, Louis Mariani, Ronald D. Reinartz, Philip S. Sanfilippo, William J. Scilacci, Donald R. Von Raesfeld, Thaddeus John Whalen, Jr., Lester B. Workman.

Branch Offices: (5)

BANK OF SANTA MARIA
Incorporated June 27, 1977

2739 Santa Maria Way, Santa Maria 93455
Tel: (805) 937-8551

Principal Officers: William A. Hares, President; F. Dean Fletcher, David Verhelst, Executive Vice Presidents.

Directors: Armand Acosta, Richard E. Adam, Fred L. Crandall, Jr., A.J. Diani, William A. Hares, Roger A. Ikola, Toshiharu Nishino, Joseph Sesto, Jr., William L. Snelling, Mitsuo Taniguchi, Joseph F. Ziemba.

Branch Offices: (6)

BANK OF SOUTHERN CALIFORNIA
Established July 19, 1990

1620 Fifth Avenue, San Diego 92101
Tel: (619) 239-7337

Principal Officers: David Guss, Chairman of the Board; Ronald P. Bird, President & Chief Executive Officer; Fred Dawn, Ernest Ewin, Executive Vice Presidents; James L. Lemery, Senior Vice President & Chief Financial Officer; Susan F. Davis, Vice President & Controller.

Directors: Ronald P. Bird, Sharon C. Considine, Richard D. Corona, H. Lee Druckman, Ernest Ewin, Joseph J. Fisch, David Guss, A. Leon Herrick, Jerome Hoffman, Leon Kassel, Nick Nicholas, Edward J. Osuna, William B. Rippee.

Branch Offices: (3)

BANK OF STOCKTON
Incorporated August 12, 1867

301 E. Miner Avenue, Stockton 95202
Tel: (209) 464-8781

Principal Officers: Robert M. Eberhardt, President; Douglass M. Eberhardt, Executive Vice President & Treasurer; Robert W. Friedberger, Vice President & Senior Trust Officer; Donald H. Schock, Vice President, Cashier & Secretary; Ray Robinson, Vice President & Controller.

Directors: Mark S. Bray, Joseph P. Calcaterra, Jack E. Carter, Bill Dozier, Douglass M. Eberhardt, Robert M. Eberhardt, Bud D. Klein, Roy C. Sanders, G.P. Thompson, Ben C. Wallace, Jr.

Parent Company: 1867 Western Financial Corporation
Subsidiaries: Bank of Stockton Mortgage Banking Corp., Miner Joaquin Building Corp., Stockton Auxiliary Corp.
Branch Offices: (7)
Authorized to engage in trust business.

BANK OF THE ORIENT
Incorporated May 26, 1970

233 Sansome Street, San Francisco 94104
Tel: (415) 781-6565

Principal Officers: E.L. Go, Chairman of the Board, Ronald S. McMeekin, President & Chief Executive Officer; Edwin Go, Treasurer & Chief Financial Officer; John Ng, Doris Low, Senior Vice Presidents.

Directors: Anthony J. Damato, E.L. Go, Benjamin F. Greenough, Carl Hoag, Ronald McMeekin, Matook Nissim, Clarence Poon.

Parent Company: Orient Bancorporation
Subsidiaries: Orient Mortgage Corporation, Orient Development Corporation.
Branch Offices: (3)

BANK OF THE SIERRA
Established January 19, 1978

215 North D Street, Porterville 93257
Tel: (209) 782-4900

Principal Officers: James C. Holly, President & Chief Executive Officer; G.B. Small, Executive Vice President & Chief Financial Officer; Kenneth E. Goodwin, Executive Vice President & Senior Loan Officer.

Directors: Fred Berger, Jr., Albert L. Berra, Robert Fields, James C. Holly, Vince Jurkovich, Donald McGregor, Howard Smith, Morris A. Tharp, Robert H. Tienken, Gordon T. Woods.

Subsidiary: Valley Foothill Funding, Inc.
Branch Offices: (5)

BANK OF THE WEST
Incorporated December 20, 1978

180 Montgomery Street, San Francisco 94104
Tel: (415) 765-4800

Principal Officers: Robert A. Fuhrman, Chairman of the Board; Michel Larrouilh, Vice Chairman & Chief Executive Officer; Don J. McGrath, President & Chief Operating Officer; Thomas J. Burns, Stephen C. Glenn, Richard T. McGoldrick, Donald Weyant, Executive Vice Presidents; Douglas C. Grigsby, Chief Financial Officer; Kevin Ames, Controller; Don L. Draper, Senior Vice President, Trust & Financial Services Manager; William L. Zillman, General Counsel & Corporate Secretary; Bernard Brasseur, Risk Manager; Jean-Francois Bourdeaux, Chief Inspector.

Directors: Lionel Bordarier, Alain Brifford, Robert A. Fuhrman, Jean-Louis Hautcoeur, Michel Larrouilh, Don J. McGrath, Otis W. Mitchell, Emiel T. Nielsen, Jr., Rodney R. Peck, Donald A. Pelton, Emmanuel Philippon, Jean Thomazeau, William R. Thomas, Jacques H. Wahl.

Parent Company: Banque Nationale de Paris
Subsidiaries: First National Bancorporation, First Santa Clara Corporation, Cenval Leasing, Oakwood Financial Services Corp.
Branch Offices: (101)
Authorized to engage in trust business.

BANK OF WALNUT CREEK
Established December 12, 1980

1400 Civic Drive, Walnut Creek 94596
Tel: (415) 932-5353

Principal Officers: James L. Ryan, President & Chief Executive Officer; Tom Mantor, Senior Vice President & Senior Credit Officer; Leland Wines, Senior Vice President & Cashier, Andrea L. Head, Senior Vice President, Manager, Real Estate Finance.

Directors: Vance R. Haswell, Richard G. Hill, Reynold C. Johnson III, Craig Lazzareschi, John F. Nohr, James L. Ryan, John L. Winther.

Parent Company: BWC Financial Corporation
Branch Offices: (3)

BANK OF WESTMINSTER
Incorporated February 7, 1979

8251 Westminster Avenue, Westminster 92683
Tel: (714) 891-4611

Principal Officers: Frederick J. Hanshaw, Chairman of the Board; A. Paul Tomko, President; George W. Peterson, Executive Vice President; Thomas J. Sorenson, Vice President.

Directors: Frederick J. Hanshaw, George W. Peterson, Warren L. Rosendale, A. Paul Tomko, Eddie H. Tsuruta.

Branch Office: (1)

BANK OF WILLITS
Incorporated April 11, 1904

145 S. Main Street, Willits 95490-0098
Tel: (707) 459-5533

Principal Officers: O.R. Archer, Chairman of the Board & President; Charles B. Mannon, Vice President; Rebecca Brown, Vice President & Cashier; Richard M. Willoughby, Vice President; Mary S. Crothers, Assistant Vice President & Secretary-Treasurer.

Directors: O.R. Archer, Edward Berry, Harlin Dick Bozarth, Robert E. Harrah, Arthur H. Harwood, Charles B. Mannon, Mary M. March.

Subsidiary: Bank of Willits Building Corporation
Branch Office: (1)

BANK OF WOODLAND
Established January 10, 1983

120 W. Court Street, Woodland 95695
Tel: (916) 661-1333

Principal Officers: Roger B. Kohlmeier, President & Chief Executive Officer; Richard H. Northey, Senior Vice President & Senior Loan Officer; George Macko, Senior Vice President & Chief Financial Officer.

Directors: Thomas S. Atkinson II, Robert L. Buttcane, W. Scott Carson III, Daniel K. Dowling, Roger B. Kohlmeier, Elmer McNece, Robert B. Nickum, James R. Ocheltree, Lawrence Shepard, Frederick J. Sobeck, M.D., G. William Streng, Arthur M. Traugh, Gary Wirth.

Subsidiary: Banwood Corp.
Branch Office: (1)

BANK OF YORBA LINDA
Established March 3, 1980

18206 Imperial Highway, Yorba Linda 92686
Tel: (714) 996-1800

Principal Officers: John C. Coelho, Chairman of the Board; Robert Ucciferri, President & Chief Executive Officer; Barry J. Moore, Executive Vice President & Chief Financial Officer; Mike Mullarky, Executive Vice President/Credit Administrator.

Directors: Gary M. Campbell, John C. Coelho, Gary C. Gray, James A. Kinder, H. Rhoads Martin, Jr., John F. Myers, Robert Ucciferri, Brent Wahlberg.

Branch Office: (1)

BAY AREA BANK
Incorporated May 29, 1979

900 Veterans Blvd., Redwood City 94063
Tel: (415) 367-1600

Principal Officers: Daniel L. Webb, President & Chief Executive Officer, Anthony J. Gould, Senior Vice President & Chief Financial Officer; Linda Schmidt, Senior Vice President, Loan Administration; Frank Bartaldo, Executive Vice President, Retail Banking.

Directors: Mario A. Biagi, James E. Burney, Gary S. Goss, Robert R. Haight, David J. MacDonald, Thorwald A. Madsen, Alan B. Miller, William J. Ward, Daniel L. Webb.

Parent Company: Bay Area Bancshares.

BAY BANK OF COMMERCE
Incorporated August 11, 1980

1495 East 14th Street, San Leandro 94577
Tel: (510) 357-2265

Principal Officers: Richard M. Kahler, President & Chief Executive Officer; R.B. Hasson, Executive Vice President & Senior Loan Officer; Randall D. Greenfield, Senior Vice President & Chief Administrative Officer; Byron Auten, Senior Vice President, Mortgage Division; Robert McDoulett, Senior Vice President, SBA Division; Nancy A.

Bowers, Vice President, Operations; Jane C. Christopherson, Vice President & Chief Financial Officer.

Directors: Byron Auten, Joshua Fong, O.D., R. Bruce Hasson, William Henson, Richard M. Kahler, Dimitri Koroslev, William E. Peluso, Oswald A. Rugaard.

Parent Company: Bay Commercial Services

BOREL BANK & TRUST COMPANY
Established April 2, 1980

160 Bovet Road, San Mateo 94402
Tel: (415) 378-3700

Principal Officers: Miller Ream, Chairman of the Board; Harold A. Fick, President & Chief Executive Officer; Ronald G. Fick, Executive Vice President, Senior Trust Officer & Corporate Secretary; William W. Abraham, Senior Vice President & Senior Loan Officer; Carol Olson, Senior Vice President & Senior Operations Officer.

Directors: David R. Boyd, Richard M. DeLuna, Harold A. Fick, Ronald G. Fick, Carroll D. Gregory, M.D., Oscar E. Lopez-Guerra, Steven Munkdale, Miller Ream, James R. Tormey, Jr.

Authorized to engage in trust business.

BORREGO SPRINGS BANK
Incorporated April 9, 1982

547 Palm Canyon Drive, Borrego Springs 92004
Tel: (619) 767-5035

Principal Officers: Ray D. Innocenti, Chairman of the Board & Chief Executive Officer; J.R. Fogarty, Senior Vice President & Cashier; Adele Dominguez, Corporate Secretary; Charles R. Konarka, Horton Sherwood, Vice President & Managers.

Directors: Roger B. Anderson, Thomas R. Cannell, Ray D. Innocenti, Frank V. Riolo, David H. Van Cleve, William D. Wright, Robert B. Zinser.

Branch Offices: (2)

BRENTWOOD BANK OF CALIFORNIA
Established July 1, 1991

11661 San Vicente Boulevard, Los Angeles 90064
Tel: (310) 207-1512

Principal Officers: B.J. McMorrow, Chairman of the Board; Richard M. Acheson, Vice Chairman; Robert D. Peterson, President & Chief Executive Officer; Steven P. Duffield, Executive Vice President & Chief Financial Officer; Carolyn B. Shelton, Senior Vice President & Chief Lending Officer; Reece Choy, Senior Vice President, Branch Administrator.

Directors: Richard M. Acheson, John R. Dunfee, Robert F. Hatch, Rachel S. Howitt, B.J. McMorrow, J. Curtis Mack, II, Robert S. Shahin.

Branch Office: (1)

BURLINGAME BANK & TRUST COMPANY
Incorporated October 4, 1983

350 Primrose Road, Burlingame 94010
Tel: (415) 348-2500

Principal Officers: Theodore H. Kruttschnitt, Chairman of the Board; Jeffrey W. Gardiner, President & Chief Executive Officer; Susann C. Trevena, Senior Vice President & Chief Financial Officer; Albert A. Fritz, Senior Vice President & Credit Administrator; Donna L. Jordan, Senior Vice President, Corporate & Private Banking.

Directors: Andrew W. Berwick, Jr., Michael L. Chandler, Fred W. Concklin, Quentin L. Cook, James E. Delehanty, Jeffrey W. Gardiner, Michael R. Harvey, William H. Hedden, Herbert W. Huebner, Stephen C. Kircher, Theodore H. Kruttschnitt, Kathleen M. Martin, William J. Purdy, Jr., Brian E. Scheefer, Stephen A. Way, Ronald C. Wornick.

Parent Company: Burlingame Bancorp
Authorized to engage in trust business.

BUTTE COMMUNITY BANK
Established December 14, 1990

672 Pearson Road, Paradise 95969
Tel: (916) 877-0657

Principal Officers: Ellis Matthews, Chairman of the Board, Keith C. Robbins, President & Chief Executive Officer; John F. Coger, Vice President & Chief Financial Officer; John A. Stanton, Vice President & Chief Lending Officer.

Directors: M. Robert Ching, M.D., Eugene B. Even, John Lanam, Donald Leforce, Ellis Matthews, Robert L. Morgan, M.D., Jim Rickards, Keith C. Robbins, Jack Schmelke, Gary B. Strauss, M.D., Hubert Townshend.

Branch Office: (1)

CALIFORNIA CENTER BANK
Incorporated March 18, 1986

2222 West Olympic Boulevard, Los Angeles 90006
Tel: (213) 386-2222

Principal Officers: Charles C. Kim, President & Chief Executive Officer; Sunnie S. Kim, Executive Vice President & Chief Credit Officer.

Directors: Young Chul Chun, David Z. Hong, Charles C. Kim, Sunnie S. Kim, Sang Hoon Kim, Chung Hyun Lee, Chang Hwi Kim, Myung Kyun Rha.

Branch Offices: (3)

CALIFORNIA CENTRAL TRUST BANK CORPORATION
Incorporated March 10, 1975

15253 Bake Parkway, Irvine 92718-2502
Tel: (714) 768-4001

Principal Officers: Roger A. Graham, Chairman of the Board; Cynthia S. Ellner, President & Chief Executive Officer; John T. Brown, Senior Vice President & Senior Trust Officer; Ardavazt Honanyan, Chief Financial Officer; Phil Haas, John Unroe, Vice President & Senior Trust Officers, Christopher Dizmang, Assistant Vice President & Cashier.

Directors: Robert E. Catalano, Cynthia S. Ellner, Roger A. Graham, Ardavazt Honanyan, William D. Horan, Elliot S. Orol.

Parent Company: The CPI Group
Authorized to engage in trust business.

CALIFORNIA COMMERCE BANK
Incorporated April 10, 1963

811 Wilshire Boulevard, Suite 1200, Los Angeles 90017
Tel: (213) 624-5700

Principal Officers: Javier Bustos, Chairman of the Board; Salvador Villar, President & Chief Executive Officer; Raul Anaya, Paul Hay, Jr., William Jacoby, John Mardula, Executive Vice Presidents; Wasim Khwaja, Executive Vice President & Comptroller; Daniel Kelley, General Auditor; Thomas Levine, Senior Vice President, General Counsel & Corporate Secretary.

Directors: Madelaine Brachet, Javier Bustos, Jose Carral, Manuel Sanchez Lugo, Luis Alberto Magana, Manuel Medina Mora, William M. McKenzie, W.J. Nicholson, Pablo de la Peza, Henry J. Pulido, Jaime Moreno Valle, James S. Vaudagna, Salvador Villar.

Parent Company: Banco Nacional de Mexico, S.A.
Branch Offices: (7)
Authorized to engage in trust business.

CALIFORNIA KOREA BANK
Incorporated January 28, 1974

3530 Wilshire Boulevard, Los Angeles 90010
Tel: (213) 385-0909

Principal Officers: Seung Jae Chung, President; Bong Yang, Executive Vice President & Chief Financial Officer; Gee Il Song, Senior Vice President & Controller; Dai Shik Park, Senior Vice President & Manager of Controller's Department; Seung Yong Lee, Senior Vice President; Hyun Gu Shin, Senior Vice President & Auditor; Jong Hyuck Kim, Senior Vice President & Senior Operations Officer; Patricio Villanueva, Vice President & Senior Compliance Officer & Cashier; Duk Soo Kim, Senior Vice President, Senior Loan Officer & Loan Administrator; Chris E. Chun, Vice President, Legal Counsel & Secretary.

Directors: Jong Won Ahn, Bruce Baker, Seung Jae Chung, Duk Soo Kim, Jong Hyuck Kim, Charles Kwak, Donald J. Ladner, Angus W. McBain, Dai Shik Park, Jai Hak Roh, Gee Il Seong, Richard Schreiber, Bong Yang.

Parent Company: Korea Exchange Bank
Branch Offices: (10)

CALIFORNIA OVERSEAS BANK
Established November 8, 1976

3701 Wilshire Blvd., Los Angeles 90010
Tel: (213) 736-9400

Principal Officers: Mateo Armando T. Caparas, Chairman of the Board; Jose Vicente M. Cuizon, Senior Vice President; Godofredo C. Uy-Tioco, Senior Vice President & Chief Financial Officer; Albert D. Sage, Vice President & Senior Lending Officer.

Directors: Mateo Armando T. Caparas, Jose Vicente M. Cuizon, Cesar C. Del Rosario, Lourdes M. Esclamado, Alberto C. Mendoza, Abel L. Nosce, Jose L. Serapio, Jr.

Subsidiary: COB Real Estate Investment Corporation
Branch Offices: (5)

CALIFORNIA REPUBLIC BANK
Incorporated December 19, 1952

1675 Chester Avenue, Suite 200, Bakersfield 93301
Tel: (805) 395-5800

Principal Officers: Leo J. Pierucci, Chairman of the Board; Thomas H. Shaffer, President & Chief Executive Officer; Dan T. Atkins, Executive Vice President & Chief Lending Officer; Thomas P. Bell, Executive Vice President/Chief Operating Officer; Bruce Roat, Executive Vice President/Chief Financial Officer.

Directors: Hal Aaron, Fred Andrew, James S. Camp, Dolores Cerro, Philip J. Cerro, II, Gary W. Fischer, Rodney Nahama, Roger L. Persons, Leo J. Pierucci, James L. Stewart.

Parent Company: Cal Rep Bancorp, Inc.
Branch Offices: (14)
Authorized to engage in trust business.

CALIFORNIA SECURITY BANK
Incorporated January 30, 1973

1694 Tully Road, San Jose 95122
Tel: (408) 270-1500

Principal Officers: Robert William Serventi, President & Chief Executive Officer; Peter J. Katsoudas, Executive Vice President; Robert Coggins, Senior Vice President & Senior Loan Officer; Trinh Diep, Vice President, Loan Officer; Emma T. Ulloa, Vice President, Finance.

Directors: George Berris, Robert C.T. Chen, Paul Christopulos, John Demas, Robert Duffey, Peter J. Katsoudas, Soltiris Kolokotronis, Kunnan Lo, Yoke K. Mo, Robert Serventi.

CALIFORNIA STATE BANK
Incorporated December 29, 1978

925 West Badillo Street, Covina 91722
Tel: (818) 967-2411

Principal Officers: Thomas A. Bishop, Chairman of the Board & Chief Executive Officer; Eugene D. Bishop, President & Chief Operating Officer; Richard J. Jett, Senior Executive Vice President; Joseph A. Geiselmann, Executive Vice President; Paul E. Brandt, Executive Vice President & Chief Financial Officer; Thomas E. Vessey, Executive Vice President & Senior Credit Officer.

Directors: John B. Allen, Robert W. Arnett, Jr., Rodney A. Baker, Eugene D. Bishop, Thomas A. Bishop, Clifton C. Booth, Richard J. Jett, James T. Lukens, James R. Mulligan, Steven N. Reenders, John W. Russell, Emmett A. Tompkins, Jr.

Subsidiaries: Citrus State Development Corp., Granada Realty Services, Inc.
Branch Offices: (10)

CALIFORNIA VALLEY BANK
Incorporated September 29, 1977

1315 Van Ness Avenue, Fresno 93721
Tel: (209) 441-0881

Principal Officers: Norman Graham, Chairman of the Board; Tom Beene, President & Chief Executive Officer; Mike Wyrick, Senior Vice President & Credit Services Manager; Ken Donahue, Senior Vice President & Cashier; Edward Keith, Senior Vice President & Bank Services Manager; Susan Good, Senior Vice President, Marketing.

Directors: Harley Barnes, Leonard H. Beechinor, Robert C. Gill, Norman Graham, Kendall L. Manock, Mike Nury, Russell G. Smith, Jr., George Steele, Lewis E. Thomason, John L. Woolf, Jr.

Parent Company: Valley National Corporation
Subsidiary: California Valley Securities
Branch Offices: (6)

CAMARILLO COMMUNITY BANK
Incorporated August 25, 1978

1150 Paseo Camarillo, Camarillo 93010
Tel: (805) 484-0534

Principal Officers: Douglas M. Shearer, President & Chief Executive Officer; Monty C. Moore, Executive Vice President; Adrian A. Horvay, Senior Vice President & Cashier; Dave B. Melton, Regional Vice President; Judy Chatwin, Betty Gatlin, James Graf, Barry M. Kantor, Vice Presidents.

Directors: Grace E. Cohen, Leonard Diamond, Ph. D., James A. Fitzgerald, David J. Fukutomi, D.R. Good, William L. Mason, Robert E. Nunn, Syble R. Roberts, Douglas M. Shearer, Geraldine Lee Tobin.

Branch Office: (1)

CAPITAL BANK
Incorporated March 26, 1979

11101 La Reina Avenue, Downey 90241
Tel: (213) 923-4526

Principal Officers: Evert V. Almas, Chairman of the Board; Terry Luft, President & Chief Executive Officer; Richard Kreib, Executive Vice President; Louise Dean, Senior Vice President & Cashier; C. Alicia Brymer, Vice President, Operations.

Directors: Evert V. Almas, Gary F. Almas, Walter Clubb, J. Donald Fisher, Richard Krieb, Robert V. Logan, Terry Luft, Deborah A. Reed, Robert Reed, Charles R. Weldon.

Branch Offices: (5)
Parent Company: Capital Bancorp

CAPITAL BANK OF CALIFORNIA
Incorporated August 9, 1979

1875 Century Park East, Los Angeles 90067
Tel: (213) 550-0444

Principal Officers: James H. Cheney, President & Chief Executive Officer; Michael D. Moore, Executive Vice President & Chief Operating Officer; F. Sid Askari, Senior Vice President, International Division; Charles R. Boyce, Senior Vice President & Chief Financial Officer; Lonnie Umbenhower, Senior Vice President, Retail Banking Division.

Directors: Sid Askari, James H. Cheney, Abel Holtz, Daniel Holtz.

Subsidiary: CBCA Service Corporation
Branch Offices: (8)

CAPITAL BANK OF CARLSBAD
Established December 14, 1984

2602 El Camino Real, Carlsbad 92008
Tel: (619) 434-3344

Principal Officers: Donald L. Schempp, President & Chief Executive Officer; J.M. Justice, Jr., Senior Vice President & Chief Financial Officer.

Directors: G. Douglas Cockburn, William C. Herrick, Joan Scott, Don L. Schempp, Robert H. Sporrer.

Parent Company: W.H.E.C., Inc.
Branch Offices: (2)

CAPITOLBANK SACRAMENTO
Incorporated December 31, 1975

300 Capitol Mall, Sacramento 95814
Tel: (916) 449-8300

Principal Officers: J. Al Wickland, Jr., Chairman of the Board; Bernard Rao, Senior Vice President & Cashier; James M. McGann, Senior Vice President, Chief Financial Officer & Corporate Secretary; Eric Northman, Senior Vice President.

Directors: Louis G. Fifer, Thomas J. Hammer, Jr., Ted Jenkins, Carolyn G. Reid, J. Al Wickland, Jr, John A. Wickland, III.

Subsidiaries: Capitol Commerce Development Corporation VI, Capitol Commerce Development Corporation VII, Commerce Corporation, Commerce Leasing Company, Commerce Mortgage Company, Commerce Realty, Inc.
Authorized to engage in trust business.

CATHAY BANK
Incorporated August 22, 1961

777 N. Broadway, Los Angeles 90012
Tel: (213) 625-4700

Principal Officers: Gerald T. Deal, Chairman of the Board; George T.M. Ching, Vice Chairman; Wilbur K. Woo, Secretary of the Board; Dunson Cheng, President; Tom Tartaglia, Executive Vice President; Anthony Tang, Irwin Wong, Senior Vice Presidents; Millie W. Joe, Senior Vice President & Cashier; James Lin, First Vice President.

Directors: Ralph Roy Buon-Cristiani, Kelly L. Chan, Michael M.Y. Chang, Dunson Cheng, George T.M. Ching, Gerald T. Deal, Wing K. Fat, Patrick S.D. Lee, Joseph C.H. Poon, Anthony Tang, Tom Tartaglia, Wilbur K. Woo.

Parent Company: Cathay Bancorp, Inc.
Subsidiary: Cathay Investment Company
Branch Offices: (7)

CENTENNIAL BANK
Incorporated June 15, 1976

987 "B" Street, Hayward 94541
Tel: (415) 886-1976

Principal Officers: Norman C. Schultz, Chairman of the Board, President & Chief Executive Officer; John G. Stevens, Senior Vice President & Construction Loans; Jennifer Ormiston, Senior Vice President & Chief Lending Officer; Rebecca I. Holowich, Vice President & Chief Financial Officer.

Directors: John Cardenas, Jacqueline DeFazio, Lorne Enns, Ray Gresham, Wallace McPhee, James V. Mealey, Norman C. Schultz, John G. Stevens.

Parent Company: First Community Bankshares
Branch Offices: (3)

CENTRAL SIERRA BANK
Incorporated March 3, 1981

373 W. St. Charles, San Andreas 95249
Tel: (209) 754-1883

Principal Officers: Clarence E. Hartley, President & Chairman of the Board; Richard K. Helton, Senior Vice President & Loan Administrator; Charles D. Springer, Vice President & Cashier.

Directors: Glen C. Croshaw, Rosemary Faulkner, Wilbur W. Fullaway, Ken James, Gay Gerard, Clarence E. Hartley, Robert Manassero, Forrest Turner, Jr.

Subsidiary: Cabco Development Company, Inc.
Branch Offices: (5)

CENTURY BANK
Incorporated March 7, 1977

6420 Wilshire Boulevard, Los Angeles 90048
Tel: (213) 651-2363

Principal Officers: Edgardo Espiritu, Chairman of the Board; Benjamin P. Palma Gil, President & Chief Executive Officer; Wilfredo D. Bernabe, Senior Vice President & Chief Financial Officer; Diosdado Lagman, Rosalinda C. Marquez, Senior Vice Presidents.

Directors: Dominador U. Aganon, Jose Araullo, Pedro A. Barrios, Manuel A. Estrella, Edgardo Espiritu, Benjamin P. Palma Gil, Federico C. Pascual, Mario J. Padilla.

Parent Company: Century Holding Corporation
Branch Offices: (3)

CERRITOS VALLEY BANK
Incorporated September 29, 1969

13400 San Antonio Dr., Norwalk 90650
Tel: (213) 868-3221

Principal Officers: Kay Toma, M.D., Chairman of the Board; R.J. Gagnon, President & Chief Executive Officer; Barbara A. 'Bobbe' Sigler, Executive Vice President & Cashier; Thomas W. Rosa, Executive Vice President & Loan Administrator.

Directors: Samuel A. Cabraloff, R.J. Gagnon, Gary Einstein, Martin Malcolm, Jim McGinley, Garo V. Minassian, JoAnn San Paolo, Ellen Toma, Kay Toma, M.D.

Parent Company: Cerritos Valley Bancorp
Branch Office: (1)

CHARTER PACIFIC BANK
Established June 1, 1981

30141 Agoura Road, Agoura Hills 91301
Tel: (818) 991-8512

Principal Officers: David Lafaille, Chairman of the Board; Allen R. Blum, President; James C. Favorite, James R. Vrataric, Executive Vice Presidents; Eugene R. Volkerding, Executive Vice President, & Chief Financial Officer; Edward Span, Senior Vice President.

Directors: Peter K. Althouse, Allen R. Blum, David Lafaille, Makram Nicolas, Alan Rapoport, Sharon L. Riddle, Larry Satcher, Diana R. Warren, Allen G. Woskow.

Subsidiaries: CPB Development Corporation, Charter Pacific Financial Services
Branch Offices: (2)

CHINO VALLEY BANK
Incorporated December 26, 1973

12808 Central Avenue, Chino 91710
Tel: (714) 627-7316

Principal Officers: D. Linn Wiley, President; Vincent Breitenberger, Executive Vice President & Senior Loan Officer; Jay W. Coleman, Executive Vice President, Robert Schurheck, Executive Vice President & Chief Financial Officer; Donna Miltenberger, Executive Vice President & Cashier.

Directors: George A. Borba, John A. Borba, Ronald O. Kruse, John J. LoPorto, Charles M. Magistro, John Vander Schaaf, D. Linn Wiley.

Parent Company: CVB Financial Corporation
Subsidiary: Community Trust Deed Services
Branch Offices: (14)

CITIZENS COMMERCIAL TRUST & SAVINGS BANK OF PASADENA
Incorporated September 26, 1912

225 E. Colorado Blvd., Pasadena 91101
Tel: (818) 795-3000

Principal Officers: Robert V. Hubbard, Jr., Chairman of the Board; Marvin E. Neelands, President; John Burrows, Executive Vice President, Trust Division; Benjamin Bassett, Lorraine Breyer, Donald A. Schroeder, Charles L. West, Senior Vice Presidents; Donovan C. Wright, Senior Vice President & Cashier; Jerry Smith, Vice President & Controller.

Directors: Fitch M. Behr, Hewes A. Bell, Houghton W. Bragg, Robert V. Hubbard, Jr., William L. Leishman, Verne Orr, Marvin E. Neelands.

Branch Offices: (3)
Authorized to engage in trust business.

CITIZENS STATE BANK OF SANTA PAULA
Incorporated October 14, 1929

948 E. Main Street, Santa Paula 93060
Tel: (805) 525-4413

Principal Officers: Thomas M. Riley, Chairman of the Board; Joseph C. Nesbitt, President & Chief Executive Officer; E. Floyd Griffin, Senior Vice President & Corporate Secretary; Wanda C. Samples, Assistant Vice President, Cashier & Corporate Treasurer; Kristina S. Burgett, Assistant Vice President, Branch Manager & Assistant Treasurer.

Directors: Antonio Diaz, Samuel R. Edwards, John J. Gould, Michael Harvey, Paul A. Morris, Joseph C. Nesbitt, Thomas M. Riley, James M. Sharp, Kathryn S. Wilbur.

Branch Offices: (2)

CITIZENS WESTERN BANK
Incorporated May 3, 1976

1606 Grand Avenue, San Diego 92109
Tel: (619) 275-0911

Principal Officers: John J. McCloskey, Chairman of the Board; Kenneth R. Kurtz, President & Chief Executive Officer; Don R. Barrington, Chief Financial Officer; Nancy Pulley, Vice President - Operations.

Directors: Moto Asakawa, Kenneth R. Kurtz, Art S. Leitch, John J. McCloskey, Alan R. Perry.

Parent Company: Citizens Western Corporation
Branch Office: (1)

CITY COMMERCE BANK
Established September 11, 1978

33 East Carrillo Street, Santa Barbara 93101
Tel: (805) 963-5871

Principal Officers: Terry H. Downard, President; Chuck Elliott, William Gulesarian, Executive Vice Presidents.

Directors: Dr. William J. Blythe, Terry H. Downard, Jerry Harwin, Harry Heron, Carl Lindros, Willard W. McEwen, Jr., C. Brian O'Gorman, Syble Roberts.

Branch Offices: (3)

CIVICBANK OF COMMERCE
Established December 17, 1984

2101 Webster Street, Oakland 94612
Tel: (415) 836-6500

Principal Officers: Claude B. Hutchison, Jr., Chairman of the Board & Chief Executive Officer; Dennis M. Fitzpatrick, President; Martha Perry, Executive Vice President & Cashier; Guy R. Henshaw, Treasurer;

Directors: William E. Brown, C. Donald Carr, William F. Cronk, David Cutter, James Dieterich, Dennis M. Fitzpatrick, John Glenn, Guy R. Henshaw, Claude B. Hutchison, Paul R. Handlery, James C. Johnson, Paul C. Kepler, Lucile Lansing, Edward Mein, Dale Reed, Edward G. Roach, Barclay Simpson.

Parent Company: Civic BanCorp
Subsidiary: Pasco Services, Inc.
Branch Offices: (6)

CLOVIS COMMUNITY BANK
Incorporated May 17, 1979

600 Pollasky Avenue, Clovis 93612
Tel: (209) 298-1775

Principal Officers: Donald H. Bruegman, President; Danny C. Clemmensen, C.E. Rigsbee, Senior Vice Presidents; Gayle Graham, Vice President & Cashier.

Directors: Donald H. Bruegman, David E. Cook, Einar Cook, Sidney B. Cox, Daniel N. Cunningham, Steve McDonald, Louis McMurray, Wanda Lee Rogers, William S. Smittcamp, Yoshito Takahashi, Joseph B. Weirick.

Branch Offices: (2)

COAST BANK
Incorporated March 17, 1951

5354 East Second Street, Long Beach 90803
Tel: (310) 434-3401

Principal Officers: Robert P. Graham, Chairman of the Board; Tay Fried, President & Chief Executive Officer; Jo Ann Jones, Senior Vice President & Cashier; Joseph Hellels, Senior Vice President & Chief Loan Administrator.

Directors: James H. Balkman, James S. Brown, Stephen T. Conley, Tay Fried, Robert P. Graham, William S. Hansen, Perry B. Maxson, Jr.

Parent Company: BSD Bancorp, Inc.
Branch Office: (1)

COAST COMMERCIAL BANK
Incorporated May 31, 1981

720 Front Street, Santa Cruz 95060
Tel: (408) 458-4500

Principal Officers: Harvey J. Nickelson, President & Chief Executive Officer; Joseph S. Accornero, Executive Vice President & Chief Operating Officer; David V. Heald, Executive Vice President & Senior Loan Officer; Richard Hofstetter, Senior Vice President, Real Estate Lending, Sandra Anderson, Vice President & Marketing Director; Howard Hoover, Vice President & SBA Department Manager; Terry Chandler, Vice President & Data Processing Manager.

Directors: Richard Alderson, Douglas D. Austin, John C. Burroughs, Bud Cummings, Ronald M. Israel, M.D., Malcolm D. Moore, Harvey J. Nickelson, Gus J.F. Norton, James C. Thompson.

Branch Offices: (4)

CODDING BANK OF ROHNERT PARK
Incorporated January 4, 1989

6400 Redwood Drive, Rohnert Park 94928
Tel: (707) 585-6400

Principal Officers: Hugh B. Codding, President & Chief Executive Officer; James B. Ramsey, Vice President & Chief Financial Officer; Ron Pecoraro, Vice President & Senior Loan Officer.

Directors: Reginald E. Bayley, Peter M. Callinan, G. David Codding, Hugh B. Codding, James A. Duggan, John M. Graziano, George G. Henley, James E. Hummer, Mary Frances Laier, Kenneth C. Martin, Jean R. McVicar, James R. Wilkey.

COMMERCE SECURITY BANK
Established May 1985

1545 River Park Dive, Suite 200, Sacramento 95815
Tel: (916) 922-9500

Principal Officers: Grosvenor Nichols, President & Chief Executive Officer; Patrick Blocker, Senior Vice President & Chief Financial Officer; Michael Perry, Executive Vice President.

Directors: Frank Denby, Peggy Grenz, John Kehoe, Grosvenor Nichols, Peter H. Paulsen, Carl Schubert.

Parent Company: Commerce Security Bank
Subsidiary: CSB Ventures, Inc.
Branch Offices: (2)

COMMERCEBANK
Established February 1, 1979

1201 Dove Street, Newport Beach 92660
Tel: (714) 851-9900

Principal Officers: Clyde H. Gossert, Chairman of the Board & Chief Executive Officer; Raymond E. Dellerba, President; Roberta E. Masters, Executive Vice President & Chief Financial Officer.

Directors: Raymond E. Dellerba, Clyde H. Gossert, William E. Langston, Jay L. Reed, John Martin Shea, Timothy L. Strader.

Parent Company: CommerceBancorp
Subsidiary: CommerceBank Investors
Branch Offices: (3)

COMMERCIAL BANK OF FREMONT
Opened March 9, 1984

39510 Paseo Padre Parkway, Fremont 94538
Tel: (510) 794-7700

Principal Officers: Jerry Clair, President & Chief Executive Officer; Stephen H. Kautz, Senior Vice President & Senior Loan Officer; Carmela D. Johnson, Senior Vice President & Cashier.

Directors: Dale Adams, Harry A. Avila, Wayne Bennett, Frank Capilla, Jerry Clair, Richard J. Clancy, Keith S. Fraser, Ronald A. Janess, Ralph Juhl, Donald W. Lindsey, Thomas F. Matthews, James L. McKenna, Ralph N. Mendelson, Harry R. Sheppard, A. Steve Simi.

Parent Company: California Bancshares, Inc.
Branch Office: (1)

COMMERCIAL BANK OF SAN FRANCISCO
Incorporated November 1, 1973

333 Pine Street, San Francisco 94104
Tel: (415) 627-0333

Principal Officers: Robert A. Fuller, Jr., Chairman of the Board, President & Chief Executive Officer; Elizabeth Crilly, Chief Financial Officer & Chief Administrative Officer; Victor J. Reizman, Executive Vice President & Senior Loan Officer; Royal Minson II, Senior Vice President.

Directors: Henry J.H. Bandet, Robert A. Fuller, Jr., Oliver Greeves, Byung Ho Kang, Stuart O. Keirle, Glenn Larsen, Mostyn Lloyd, Frank Rosenbach, Vichit Suraphongchai, W. Rockwell Wirtz.

Subsidiaries: Commercial Messenger Services, Inc., Commercial Real Estate Development Co.

COMMERCIAL CENTER BANK
Incorporated June 10, 1970

2900 South Harbor Blvd., Santa Ana 92704
Tel: (714) 979-4600

Principal Officers: C. Garth MacGirr, Chairman of the Board; D.W. Robertson, Vice Chairman of the Board; David T. Blankenhorn, President; D.L. Erickson, Chief Financial Officer; Edward A. Foster, Mortgage Administrator; Kenneth O. Wentzel, Credit Administrator.

Directors: David T. Blankenhor, H. Michael Collins, Joseph J. Kearns, C. Garth MacGirr, James J. McMorrow, D.W. Robertson, Sidney H. Wyse.

Parent Company: CCB Bancorp, Inc.
Branch Offices: (5)

COMMUNITY BANK
Incorporated July 2, 1945

100 E. Corson Street, Pasadena 91103-3839
Tel: (818) 577-1700

Principal Officers: Kraig A. Westra, President & Chief Executive Officer; Patrick G. Hartman, Chief Financial Officer; William R. Treder, Correspondent Banking Administrator; Peter G. Vaugh, Branch Banking Group Administrator; William Robi, Special Assets Manager; Bryan W. McGowan, Real Estate Group Administrator; Kenneth E. Brinkman, Chief Credit Administrator.

Directors: Charles E. Cook, Alan P. Johnson, G. Berk Kellog, Joseph C. Kresse, Jr., Daniel J. McCluer, Harry S. Meily, Edward Mills, John H. Stewart, Kraig A. Westra.

Subsidiaries: Community Land Company, Community Land Investment Company, Community Investment Corporation, Redlands Mortage Company
Branch Offices: (16)

COMMUNITY FIRST BANK
Incorporated July 5, 1978

1810 Chester Avenue, Bakersfield 93301
Tel: (805) 395-3200

Principal Officers: Richard B. Shupe, Vice President & Chief Financial Officer, Bill Dooley, Dennis Tishma, Vice Presidents; Georgia Williams, Vice President & Corporate Secretary.

Directors: Roy Belluomini, William A. Buzick, Jr., Earl Giacolini, Jimmi D. Hight, Don E. Keith, R. Kenworth Keith, William M. Lyles, Gino Torigani, Henry L. Wheeler, Q. Kent Wilcox.

Parent Company: Pacific Bancorporation
Branch Offices: (17)

CONCORD COMMERCIAL BANK
Incorporated August 15, 1984

2118 Willow Pass Road, Suite 100, Concord 94520
Tel: (510) 798-2233

Principal Officers: Dale C. Adams, Chairman of the Board; Connie Parham, President & Chief Executive Officer; Robert Kouba, Senior Vice President & Senior Credit Officer; Carmela Johnson, Senior Vice President & Cashier.

Directors: Dale C. Adams, Harry A. Avila, Wayne W. Bennett, Frank Capilla, Richard J. Clancy, Joseph P. Colmery, Keith S. Fraser, Donald J. Gehb, Ronald A. Janess, Ralph P. Juhl, Donald W. Lindsey, Thomas F. Matthews, James L. McKenna, Ralph N. Mendelson, Connie Parham, Harry R. Sheppard, A. Steve Simi.

Parent Company: California Bancshares, Inc.

CONTINENTAL PACIFIC BANK
Established November 14, 1983

141 Parker Street, Vacaville 95688
Tel: (707) 448-1100

Principal Officers: Walter O. Sunderman, President; Andrew S. Popovich, Executive Vice President & Chief Financial Officer; Ronald A. Alfstad, Senior Vice President & Senior Loan Officer; Larry Fletcher, Kathleen Merwin, Vice Presidents.

Directors: William J. Hennig, Nancy P. Jones, Bernard E. Moore, Melvin M. Norman, Roy L. Olson, Stephen R. Schwimer, Donald E. Sheahan, Gary E. Stein, M.D., Walter O. Sunderman, John C. Usnick.

Subsidiary: ConPac Development Corporation
Branch Offices: (4)

CORPORATE BANK
Established November 15, 1982

2740 N. Grand Avenue, Santa Ana 92701
Tel: (714) 771-5050

Principal Officers: Stanley J. Pawlowski, Chairman of the Board, Gary Wrigley, Chief Executive Officer; Richard Brown, President; Philip Andrews, W. Calvin Coles, Elizabeth Peters, Wilfred Wilkins, Senior Vice Presidents.

Directors: Angeline Bevins, James Hansen, Lloyd Klein, Raj Pal, Allan H. Stokke, Lester Tjelmeland.

COUNTY BANK OF MERCED
Incorporated August 1, 1977

1160 W. Olive Suite A, Merced 95348-1952
Tel: (209) 725-2200

Principal Officers: Jack F. Cauwels, Chairman of the Board; Thomas T. Hawker, President; Dennis Mineni, Senior Vice President & Chief Financial Officer; Edwin G. Wright, Senior Vice President & Credit Administrator.

Directors: Jerry E. Callister, Jack F. Cauwels, Henry DuPertuis, Jr., Thomas T. Hawker, Robert E. Holl, Bertyl W. Johnson, Gene D. Millen, Wendell J. Olson, James W. Tolladay.

Subsidiary: Merced Area Investment & Development
Branch Offices: (3)

CUYAMACA BANK
Established January 3, 1984

9955 Mission Gorge Road, Santee 92071-3841
Tel: (619) 562-6400

Principal Officers: Allan A. Farias, President; Debra L. Miranda, Senior Vice President & Cashier.

Directors: Sam L. Ackerman, Allan A. Farias, Henry W. Kozak, Donald F. Oderkirk, James P. Salvatore, Anthony C. Tangorra, Denis K. Vanier, Roy A. Woodward.

Branch Offices: (2)

CYPRESS COAST BANK
Established July 2, 1990

1658 Fremont Boulevard, Seaside 93955
Tel: (408) 394-6900

Principal Officers: Alfred Glover, Chairman of the Board, Peter Johnson, President & Chief Executive Officer; Jonathan A. Maffei, Senior Vice President & Chief Financial Officer; Dennis Davis, Joann Bray, Vice Presidents, Loan Department.

Directors: John Banks, Sal Cardinale, Alfred Glover, Peter Johnson, Roy Meadows, Joy Savage, Lou Souza, Mose Thomas, Jr.

Branch Office: (1)

DAI-ICHI KANGYO BANK OF CALIFORNIA
Incorporated April 3, 1974

770 Wilshire Blvd., Los Angeles 90017
Tel: (213) 612-6400

Principal Officers: Ryusaburo Wada, President & Chief Executive Officer; Katsumi Kiyoshi, Makoto Sekino, Executive Vice Presidents.

Directors: Maurice J. DeWald, Ray Inouye, Stephen F. Keller, Katsumi Kiyoshi, Makoto Sekino, Shinji Takehashi, Ryusaburo Wada, Robert E. Williams, Masataka Yoshitomi.

Parent Company: The Dai-Ichi Kangyo Bank, Ltd.
Branch Offices: (3)
Authorized to engage in trust business.

DEANZA BANK
Incorporated May 12, 1976

298 South Sunnyvale Ave., Sunnyvale 94086
Tel: (408) 738-0650

Principal Officers: Joseph E. O'Brien, President & Chief Executive Officer; Michael Martin, Chief Financial Officer & Chief Operations Officer; Michael McCarthy, Secretary.

Directors: Edward Ancona, David Brooks, Barrett Burns, John Danton, Charmaine Detweiler.

Parent Company: Citicorp, N.Y.
Branch Office: (1)

DESERT COMMUNITY BANK
Incorporated March 30, 1979

14800 La Paz Drive, Victorville 92392
Tel: (619) 243-2140

Principal Officers: Ronald L. Wilson, President & Chief Executive Officer; William P. Rulhman, Senior Vice President & Senior Credit Officer; Philip H. Kahn, Senior Vice President & Chief Financial Officer.

Directors: Charles R. Brammer, Donald P. Brithinee, Felice Cooper MacCauley, Hugh B. MacCauley, Allen L. McKellips, James F. Miles, Alfred D. Smith, George Vulich.

Branch Offices: (2)

EASTERN INTERNATIONAL BANK
Established June 29, 1990

328 West Valley Boulevard, Alhambra 91803
Tel: (818) 308-9388

Principal Officers: Robert Chan, Chairman of the Board; Glenn H. Yee, President & Chief Executive Officer; Ruby Y. Dixon, Vice President & Chief Financial Officer; Norman Lee, Senior Vice President & Senior Loan Officer; Georgiana Lee, Vice President & Branch Administrator.

Directors: Robert Chan, Yee Lin Chan, Raymond Cheng, T.G. Chow, David Kwok, Alfred Lee, Francis K. Leung, Clement Moy, John W. Wong, Lily Y. Wong.

Branch Office: (1)

ELDORADO BANK
Incorporated February 3, 1972

17752 17th Street, Tustin 92680
Tel: (714) 832-4204

Principal Officers: J.B. Crowell, President & Chief Executive Officer; L.E. Thackery, Executive Vice President & Chief Credit Officer; David Brown, Executive Vice President & Chief Financial Officer; Harvey Ferguson, Executive Vice President/Chief Administrative Officer; Michael Dunahee, Executive Vice President/Chief Banking Officer; Allan Gibson, Senior Vice President/Branch Administrator/Orange County; Bill Powers, Senior Vice President/Branch Administrator-Inland Empire; Bob Williams;, Senior Vice President-Specialty Services; Elaine Crouch, Vice President & Corporate Secretary.

Directors: Mike Burns, Guy K. Claire, J.B. Crowell, Rolf J. Engen, Warren Finley, Don Schmid, A.J. Sfingi, George H. Wells.

Parent Company: Eldorado Bancorp
Branch Offices: (9)

EXCHANGE BANK
Opened May 1, 1890

545 Fourth Street, Santa Rosa 95401
Tel: (707) 524-3000

Principal Officers: A.J. Shepard, Chairman of the Board; C. William Reinking, President & Chief Executive Officer; R.B. McConkie, Executive Vice President; A.C. Garayalde, Senior Vice President; D.R. Bearden, Vice President & Controller; S.E. Stockham, Vice President & Corporate Secretary; D.J. Voss, William H. Bedstubner, Vice Presidents.

Directors: C.R. Bartley, J.E. Destruel, J.E. McDonald, C. William Reinking, A.J. Shepard, R.G. Stone.
Parent Company: Frank P. Doyle Trust
Subsidiaries: Exchange Properties, Inc., Bankers Computer Services, A.J. Ventures
Branch Offices: (15)
Authorized to engage in trust business.

FARMERS & MERCHANT BANK
OF CENTRAL CALIFORNIA
Incorporated May 24, 1916

121 W. Pine Street, Lodi 95240-2184
Tel: (209) 334-1101

Principal Officers: Ole R. Mettler, Chairman of the Board & President; Casey Moore, Vice Chairman of the Board; H.C. Schumacher, Executive Vice President, Secretary & Treasurer; John R. Primasing, Senior Vice President; John R. Olson, Vice President & Chief Financial Officer.

Directors: Ralph Burlington, Robert F. Hunnell, Ole R. Mettler, Casey Moore, James E. Podesta, Ben Schaffer, George D. Scheideman, Hugh Steacy, Vickie Van Steenberge, Calvin Sues, C.A. Wishek, Jr.

Subsidiaries: Farmers & Merchants Investment Corporation, Farmers Merchants Corp.
Branch Offices: (13)

FARMERS & MERCHANTS BANK OF LONG BEACH
Incorporated November 21, 1907

302 Pine Avenue, Long Beach 90802
Tel: (213) 437-0011

Principal Officers: Gus A. Walker, Chairman of the Board; Kenneth G. Walker, President; John W.H. Hinrichs, Senior Vice President & Cashier; Daniel K. Walker, Senior Vice President & Secretary; Margaret F. Brown, A.M. Clearman, Charles W. Hagan, Jr., James E. Kinney, Robert S.J. Leavelle, Melvin R. Manker, James A. Robison, Michael F. Spandle, Robert T. Tweter, Timothy Wilson, Robert W. Yunker, Senior Vice Presidents.

Directors: Stanley Hahn, William G. Hayter, Robert Ivey, Lawrence J. McLaughlin, Paul V. Sylvester, Charles Z. Walker, Jr., A.C. Wells.

Branch Offices: (14)

FEATHER RIVER STATE BANK
Incorporated December 1, 1976

777 Colusa Avenue, Yuba City 95991
Tel: (916) 671-2265

Principal Officers: Charles M. Lewis, President; Robert J. Mulder, Executive Vice President; Annette Dier, Senior Vice President.

Directors: Harold M. Eastridge, William Gilbert, Dale L. Green, Lawrence Harris, Charles M. Lewis, David A. Offutt, William K. Retzer, Ross D. Scott, Louis F. Tarke, Michael C. Wheeler.

Subsidiary: Yuba Sutter Financial Services Corporation
Branch Offices: (4)

FIRST AMERICAN BANK
Incorporated August 6, 1982

8941 East Valley Blvd., Rosemead 91770
Tel: (818) 287-6100

Principal Officers: William L. O'Mara, Chairman of the Board, President & Chief Executive Officer; Mary Bates, Senior Vice President, Chief Financial Officer & Chief Operating Officer; Marguerite G. Brown, Senior Vice President & Corporate Secretary; Hugh Barton, Rita Bonaparte, Jack Edwards, Glen Harrison, Ed McDermott, Susan Rushing, Vice Presidents.

Directors: Mary Bates, Marguerite G. Brown, William H. Cotter, Jim Hilliard, Al Lewis, William L. O'Mara, Philip V. Swan, Robert Wiborg.

Branch Offices: (2)

FIRST AMERICAN TRUST COMPANY
Incorporated December 23, 1983

421 North Main Street, Santa Ana 92701-4699
Tel: (714) 558-3211

Principal Officers: D.P. Kennedy, Chairman of the Board; Charles A. Potter, Jr., President; J.H. Derloshon, Vice President & Chief Financial Officer; Wayne A. Condict, Secretary.

Directors: J.H. Derloshon, D.P. Kennedy, Parker S. Kennedy, Charles A. Potter, Jr., William G. Zaenglein, Jr.

Parent Company: The First American Financial Corporation
Branch Offices: (2)
Authorized to engage in trust business.

FIRST BANK OF SAN LUIS OBISPO
Established November 24, 1980

995 Higuera Street, San Luis Obispo 93406
Tel: (805) 541-6100

Principal Officers: Lynn W. Lyon, President & Chief Executive Officer; Reese T. Davies, Senior Executive Vice President; Alan R. Tognazzini, Assistant Vice President & Senior Operations Officer.

Directors: David R. Booker, Reese T. Davies, Lynn W. Lyon, Steven A. Petterson, J. Edmund Smith, John S. Stuart, Arnold A. Volny.

1ST BUSINESS BANK
Incorporated September 19, 1980

601 West Fifth Street, Los Angeles 90071
Tel: (213) 489-1000

Principal Officers: Robert W. Kummer, Jr., Chairman of the Board & Chief Executive Officer; Joseph P. Sanford, President & Chief Administrative Officer; W. Peter Bohn, Thomas F. Savage, Executive Vice Presidents.

Directors: John E. Anderson, William P. Baccala, W. Peter Bohn, Richard M. Ferry, Ernest J. Friedman, Robert M. Kommerstad, Robert W. Kummer, Jr., Bill Levine, Joseph P. Sanford, Thomas F. Savage, Roland Seidler, Jr.

Parent Company: 1st Business Corporation
Branch Offices: (3)

FIRST CALIFORNIA BANK
Established December 9, 1985

5250 Jackson Drive, La Mesa 91941
Tel: (619) 589-7822

Principal Officers: Paul J. Sipe, President & Chief Executive Officer; Jon D. Swinney, Executive Vice President & Chief Administrative Officer; E. Doris Ward, Senior Vice President & Chief Credit Officer; Janet R. Goulet, Vice President & Chief Financial Officer.

Directors: George E. Eckel, Nathan L. Eggert, George T. Felix, James E. Frank, James A. Marooney, Walter E. McClellan, Robert G. McRann, JoAnn Carroll, Paul J. Sipe, Michael T. Thorsnes, John C. Tiranti, Dr. Carlton H. Williams.

Subsidiary: First La Mesa Realty Corp.
Branch Office: (1)

FIRST CITIZENS BANK
Established September 10, 1986

5000 Van Nuys Boulevard, Sherman Oaks 91403
Tel: (818) 905-9575

Principal Officers: Frank J. Sabetta, President & Chief Executive Officer; Kenneth J. Kaufman, Senior Vice President & Senior Credit Officer; Kenneth S. Paris, Senior Vice President; Michelle Di Camillo, Vice President & Cashier.

Directors: Joseph D. Anthony, James Di Giuseppe, Anthony J. Falcone, Neil B. Goodhue, William F. Hertz, Sr., Melvyn S. Rifkind, Frank J. Sabetta, Harry L. Sokol.

FIRST COMMERCIAL BANK
Incorporated December 28, 1978

2450 Venture Oaks Way, Sacramento 95833
Tel: (916) 646-0554

Principal Officers: Manuel Perry Jr., Chairman of the Board; W. Greg Karr, President & Chief Executive Officer; James E. Culleton, Executive Vice President & Chief Operating Officer; Charles E. Grimm, Executive Vice President & Senior Credit Administrator; Anne Heck Long, Senior Vice President & Chief Financial Officer.

Directors: Manuel Barandas, Harry S. Curry, Michael Denton, Jr., Fred L. Harris, W. Greg Karr, Earl W. Nichols, Jr., Manuel Perry, Jr., Michael E. Spinetti.

Parent Company: First Commercial Bancorp, Inc.
Branch Offices: (8)

FIRST COMMUNITY BANK OF THE DESERT
Established October 30, 1980

7272 Joshua Lane, Yucca Valley 92284
Tel: (619) 365-6371

Principal Officers: David Q. Vordermark, President & Chief Executive Officer; Dennis H. Guida, Jr., Executive Vice President/Chief Financial Officer & Chief Administrative Officer; Tim Underwood, Senior Vice President & Credit Administrator.

Directors: F. Roy Greenleaf, Jr., Dennis H. Guida, Jr., Kensett J. Moyle, III, Patsy J. Skidmore, David Q. Vordermark, David S. Williams, Stanley J. Zerakov.

Subsidiary: Desert Community Properties
Branch Offices: (3)

FIRST CONTINENTAL BANK
Incorporated December 22, 1989

8632 East Valley Boulevard, Rosemead 91770
Tel: (818) 288-8899

Principal Officers: John J. Lai, Chairman of the Board; Joseph J. Jou, Vice Chairman & Secretary; Kuoliang Joe Huang, President & Chief Executive Officer; Kerry Stone, Vice President, Cashier & Controller; Sandy Hwang, Vice President & Credit Administrator.

Directors: Sheng-Cheng Chen, Chih Wu Hsieh, Kuoliang Joe Huang, Joseph J. Jou, John J. Lai, Hsin Lee Lin, Gordon W. McGinley, John D. Tapp, Winter Wen-Yan Yeh.

FIRST CREDIT BANK
Incorporated February 18, 1983

9255 Sunset Blvd., West Hollywood 90069
Tel: (310) 273-3120

Principal Officers: Farhad Ghassemieh, Chairman of the Board & Chief Executive Officer; Feridoon Ghassemieh, President; Abbas Kolahi, Senior Vice President; Dan M. Lewis, Senior Vice President & Chief Financial Officer; Nasser Cohamim, Senior Vice President; Hossein Eslami, Senior Vice President & Manager.

Directors: Mayer AmierSaleh, Mehrdad AmirSaleh, Ali Ghassemieh, Nasser Cohamim, Farhad Ghassemieh, Feridoon Ghassemieh, Abbas Kolahi, Ali Akbar Kolahi, Abdul Mozayeni, Mehdi Samii.

Subsidiary: First Credit Investments
Branch Office: (1)

FIRST INDO-AMERICAN BANK
Opened December 23, 1986

180 Sansome Street, San Francisco 94104
Tel: (415) 434-2265

Principal Officers: Pratap B. Shirke, Chairman of the Board; Robb Evans, President & Chief Executive Officer; Harold P. Kuhler, Senior Vice President & Chief Operating Officer; C.R. Klugherz, Senior Vice President & Chief Credit Officer.

Directors: Robb Evans, Kishore Kripalani, Ramesh Murarka, Bhula M. Patel, Bhupendra B. Patel, Dahyabhai R. Patel, Kanti L. Patel, Naranji Patel, Rajendra Prasad, Haresh C. Shah, Pratap B. Shirke.

FIRST INTERNATIONAL BANK
Incorporated September 6, 1979

318 Fourth Avenue, Chula Vista 91910
Tel: (619) 425-5000

Principal Officers: Roque De La Fuente II, Chairman of the Board; Norman E. Richins, President & Chief Executive Officer; Jorge E. Lorenzana, Executive Vice President & Chief Financial Officer; Jim Markham, Senior Vice President & Chief Operating Officer; Joaquin Senosiain, Senior Vice President/Asset Risk Manager; C.W. Southwick, Senior Vice President/Real Estate Lending; Yvonne B. Jackson, Senior Vice Presidents/SBA Manager.

Directors: Roque De La Fuente, Cheker Karam, Louis LoCicero, Salomon Presburger, Norman E. Richins, Robert Villalobos, Isaias Zapata.

Branch Office: (1)

FIRST INTERSTATE BANK OF CALIFORNIA
Incorporated May 26, 1920

707 Wilshire Blvd., Los Angeles 90017
Tel: (213) 614-4111

Principal Officers: Bruce G. Willison, Chairman of the Board, President & Chief Executive Officer; Robert Abeles, Executive Vice President & Chief Financial Officer; John F. Futcher, Executive Vice President, General Counsel & Secretary; Miles R. Adam, R.L. Barkhurst, Allen D. Brown, Theodore F. Craver, Jr., Webb Edwards, Daniel R. Eitingon, John L. Gray, David C. Holman, Henry M. Killmar, Jr., David Loretta, Harold J. Meyerman, David J. Munio, Pamela P. Reis, Francis P. Shanahan, Russell K. Snow, Jr., R.W. Tappey, Hayden Watson, Executive Vice Presidents; Roger H. Molver, Senior Vice President & Comptroller; Erick H. Green, Shirley Perkins, Jaynie M. Studenmund, Senior Vice Presidents.

Directors: Roy A. Anderson, Norman Barker, Jr., Wallace W. Booth, Warren Christopher, Gordon L. Hough, Ivan J. Houston, George M. Keller, Thomas L. Lee, David G. Lord, William F. Miller, Michael A. Morphy, J.J. Pinola, William E.B. Siart, Bruce G Willison.

Parent Company: First Interstate Bancorp.
Subsidiaries: Alex Brown Development Corporation, Coast Trust Deed Co., Inc., First Interstate Bank International, Inc., First Interstate Mortgage Company, First Interstate Overseas Investment, Inc., First Interstate Southwest, Inc., GFI Realty Company, Meridian Mortgage Services, T.M.M. Realty Services, United California Bank Realty Corporation.
Branch Offices: (348)
Authorized to engage in trust business.

FIRST INTERSTATE BANK, LTD.
Incorporated February 8, 1985

707 Wilshire Boulevard, Los Angeles 90017
Tel: (213) 614-4111

Principal Officers: Harold J. Meyerman, Chairman of the Board, President & Chief Executive Officer; Theodore F. Craver, Executive Vice President & Chief Financial Officer; William Bogaard, Executive Vice President & General Counsel.

Directors: William Bogaard, Edward Carson, Harold J. Meyerman, Joseph Pinola, William E.B. Siart.

Parent Company: First Interstate Bancorp.
Subsidiaries: F.I. Futures Corporation, F.I. Investment Services, F.I. Public Finance Co., First Interstate Ltd. & Holding Company (London), KFI Developers, Inc., First Interstate Trust Company of New York.
Branch Offices: (2)
Authorized to engage in trust business.

FIRST INTERSTATE CENTRAL BANK
Established November 20, 1986

26610 West Agoura Boulevard, Calabasas 91302
Tel: (818) 880-7100

Principal Officers: Russell K. Snow, Jr., Chairman of the Board; James R. Jepson, President & Chief Executive Officer; David Cheung, Chief Financial Officer; Robert T. Chang, Senior Vice President & Audit Officer; Jan R. Cloyde, Theodore F. Craver, Madeline Pantalone, Senior Vice Presidents; Don Tokanaga, Vice President & Security Officer; William J. Souza, Secretary.

Directors: Jan Cloyde, Theodore Craver, James R. Jepson, Russell K. Snow, Jr., Donald Voss.

Parent Company: First Interstate Bancorp

FIRST LOS ANGELES BANK
Incorporated March 30, 1973

2049 Century Park East, Los Angeles 90067
Tel: (310) 557-1211

Principal Officers: Gianni Zandano, Chairman of the Board; Luigi Maranzana, Vice Chairman of the Board; Mauro Cicchine, President & Chief Executive Officer; Thomas J. Kempf, Senior Executive Vice President & Chief Operating Officer; John L. Barritt, Senior Vice President & Chief Financial Officer.

Directors: Mauro Cicchine, James Econn, Browne Green, James Hunter, Thomas J. Kempf, Charles T. Manatt, Luigi Maranzana, Carlofelice Rossetto.

Parent Company: San Paolo U.S. Holding Company
Subsidiary: FLAB - Asset Management Corporation
Branch Offices: (10)

FIRST MOUNTAIN BANK
Incorporated April 16, 1981

42142 Big Bear Boulevard, Big Bear Lake 92315
Tel: (714) 866-5861

Principal Officers: Dennis L. Shollenburg, President & Chief Executive Officer; Lois Walters, Executive Vice President & Chief Financial Officer.

Directors: Joseph K. Hindman, M.D., Sharon Jasperson, Jack H. Knowlden, David M. LeRoy, Jack M. Martin, Dennis L. Shollenburg, Kenneth E. Wood, Robert G. Wood.

Branch Office: (1)

FIRST NORTHERN BANK OF DIXON
Established February 1, 1910

195 North First Street, Dixon 95620
Tel: (916) 678-3041

Principal Officers: Richard H. Raycraft, Chairman of the Board; John F. Hamel, President; Owen J. Onsum, Executive Vice President; R.W. Walker, Senior Vice President; L.A. Walker, Vice President & Cashier; D.L. Kilkenny, S.R. Bean, Vice Presidents; R.A. Yarbrough, Auditor.

Directors: Ronald J. DuPratt, Albert A. Gondry, John H. Griffin, John F. Hamel, Diane P. Hamlyn, William H. Jones, Jr., John W. Kilkenny, Jr., Donald M. Moriel, Richard H. Raycraft, Richard J. Rico, David W. Schulze.

Subsidiary: Yolano Development Corporation
Branch Offices: (4)

FIRST REGIONAL BANK
Incorporated July 10, 1979

1801 Century Park East, Los Angeles 90067
Tel: (310) 552-1776

Principal Officers: Jack A. Sweeney, Chairman, President & Chief Executive Officer; Mark Rubin, Vice Chairman; Thomas E. McCullough, Executive Vice President & Chief Financial Officer; Dexter Kodama, Senior Vice President & Cashier; Duane Allison, Carolyn Zarro, Senior Vice Presidents.

Directors: Jerome E. Farley, Alexander A. Lowy, Frank R. Moothart, Mark Rubin, Lawrence J. Sherman, Jack A. Sweeney, James R. Wagner.

Parent Company: First Regional Bancorp

FIRST STATE BANK OF SOUTHERN CALIFORNIA
Incorporated October 6, 1949

10400 S. Norwalk Blvd., Santa Fe Springs 90670-1828
Tel: (310) 946-4831

Principal Officers: Choul Ju Lee, Chairman of the Board; Richard E. Proudfit, President & Chief Executive Officer; Kyung S. Lee, Executive Vice President; Jonathan Matalon, Senior Vice President, Chief Financial Officer & Secretary; John A. Marks, Senior Vice President & Chief Credit Officer; Marshall Montgomery, Vice President & Compliance Officer.

Directors: David Carson, John Cayer, Sun Kee Kim, Jun Young Kwak, Choul Ju Lee, Kyung S. Lee, Richard E. Proudfit.

Parent Company: The Hanil Bank, Limited
Branch Offices: (4)

FIRST STATE BANK OF THE OAKS
Incorporated December 4, 1979

230 North Moorpark Road, Thousand Oaks 91360
Tel: (805) 496-0721

Principal Officers: Fred N. Raio, President & Chief Executive Officer; Les Mosley, Executive Vice President & Chief Operating Officer; Gary N. Lindgren, Executive Vice President & Loan Administrator.

Directors: Leonard Alexander, Donald H. Bankhardt, Dewain G. Grattan, Robert S. Haaland, Albert S. Karam, Fred N. Raio, Harry D. Schad, John H. Wayland.

Subsidiary: FSBO Investment
Branch Offices: (4)

FIRST TRUST BANK
Established March 16, 1887

437 North Euclid Avenue, Ontario 91762
Tel: (714) 983-0511

Principal Officers: A.O. Arnold, Chairman of the Board & Chief Executive Officer; Maurice G. Goodban, President; George R. Ehrnman, Senior Executive Vice President; James B. McKay, Executive Vice President & Head Office Administrator; Robert W. Mort, Lawrence A. Petersen, Lee F. Sherrard, Dawn Weborg, Senior Vice Presidents; Edward Bonheur, Vice President & Cashier; Guy Beyersdorf, Vice President & Executive Trust Officer; Paul M. Stoddard, Vice President & General Counsel.

Directors: Gary Anderson, A.O. Arnold, Donald D. Curtis, M.D., E. Thomas Dugan, George R. Ehrnman, Peter Ganahl, Dennis Godecke, Maurice G. Goodban, Burt L. Guymon, D.D.S., Broer Lanting, Richard McElvany, Robert W. Smith.

Subsidiaries: Balboa Thrift & Loan Association, Western Desert Corporation
Branch Offices: (14)
Authorized to engage in trust business.

FIRST VALLEY BANK
Incorporated December 18, 1972

200 North H Street, Lompoc 93436
Tel: (805) 736-4524

Principal Officers: Terrill F. Cox, Chairman of the Board; Dean E. Minor, President & Chief Executive Officer; Jack Van Bergen, Vice President & Senior Loan Officer; A.R. Ayala, Vice President & Chief Financial Officer; Raymond F. Down, Vice President.

Directors: Francis H. Beattie, Jr., Terrill F. Cox, George E. Howard, Jr., John P. Lizarraga, Dean E. Minor, William A. Perozzi.

Branch Offices: (4)

FOOTHILL BANK
Incorporated November 20, 1974

423 San Antonio Center, Mountain View 94040
Tel: (415) 941-9300

Principal Officers: Arnold H. Jeffrey, Chairman of the Board; Frank L. Burrell, Jr., Vice Chairman; Robert A. McKerroll, President & Chief Executive Officer; Malcolm A. Morris, Senior Vice President & Chief Financial Officer; William K. Walters, Senior Vice President, Lending; Keith A. Wilton, Senior Vice President, Leasing; M. Gregg McKerroll, Vice President & Cashier.

Directors: Frank L. Burrell, Jr., Ernest L. Hawks, John W. Huston, Roy M. Iwata, Arnold H. Jeffrey, Charles D. Means, Robert A. McKerroll, Terry Thompson, Robert E. Williams.

Parent Company: American National Corporation
Subsidiary: Foothill Ventures Co.
Branch Offices: (2)

FOOTHILL INDEPENDENT BANK
Established June 1, 1973

510 South Grand Avenue, Glendora 91740
Tel: (818) 963-8551

Principal Officers: J.T. Waller, President & Chief Executive Officer; George E. Langley, Executive Vice President & Chief Financial Officer; Tom Kramer, Executive Vice President & Loan Administrator; T.H. Roberts, Senior Vice President & Branch Administrator.

Directors: Charles G. Boone, Lawrence Brooks, William V. Landecena, George E. Langley, O.L. Mestad, Earl A. Musser, Leonard Ray, Alton L. Sanford, J.T. Waller.

Parent Company: Foothill Independent Bancorp
Branch Offices: (7)

FRANKLIN BANK
Incorporated August 8, 1975

777 Mariners Island Blvd. San Mateo 94404
Tel: (415) 378-4920

Principal Officers: Allason N. Clark, President & Chief Executive Officer; Peter G. Mills, Senior Vice President, Administration & Finance; John Hitchcock, Senior Trust Officer; Ronald L. Burrows, Carole J. McMahon, Vice Presidents & Managers.

Directors: Harmon E. Burns, Allason N. Clark, Richard T. Dwyer, Charles B. Johnson, Rupert H. Johnson, Harry Kroft, James L. Peters.

Parent Company: Franklin Resources, Inc.
Authorized to engage in trust business.

FREMONT BANK
Established September 3, 1964

39150 Fremont Boulevard, Fremont 94538
Tel: (415) 792-2300

Principal Officers: Morris Hyman, Chairman of the Board & President; Alan L. Hyman, Michael J. Wallace, Executive Vice Presidents; M.P. Whitfield, Secretary.

Directors: Alan L. Hyman, Morris Hyman, George M. Silliman, Terrance L. Stinnett, Michael J. Wallace, M.P. Whitfield.

Parent Company: Fremont Bancorporation
Subsidiaries: Fremont Securities, Inc., Bancorp Properties, Inc., Investmark, Inc.
Branch Offices: (13)

FRONTIER STATE BANK
Established June 28, 1990

2233 Artesia Boulevard, Redondo Beach 90278
Tel: (310) 370-5711

Principal Officers: Robert Weiss, President; Henry P. Homsher, Chief Executive Officer; Peter Koos, Vice President & Chief Financial Officer; Armando Brescini, Vice President & Chief Loan Officer; Darr Holmes, Darrell McArthur, Linda Morelli, Alma Rubio, Assistant Vice Presidents.

Directors: Walter Anderson, K. Duane Denney, D. Manilal Fernando, James Healey, Henry P. Homsher, Robert Krebs, John Phillips, Andre Robin, Robert Weiss.

Branch Office: (1)

GARFIELD BANK
Incorporated April 20, 1954

2417 W. Whittier Blvd., Montebello 90640
Tel: (213) 726-1411

Principal Officers: Ronald H. Gabriel, Chairman of the Board; William H. Patterson, President & Chief Executive Officer; Stephen B. Wollman, Executive Vice President & Chief Credit Administrator; Mary Fox, Vice President & Cashier; Juliet Karapetian, Vice President & Controller.

Directors: Jack Arakelian, Aldo J. DeSoto, Ronald H. Gabriel, William H. Patterson, Robert Shamlian, Alfred E. Spayne.

Branch Office: (1)

GENERAL BANK
Established March 18, 1980

201 South Figueroa Street, Los Angeles 90012
Tel: (213) 972-4164

Principal Officers: Li Pei Wu, Chairman, President & Chief Executive Officer; Peter Wu, Executive Vice President & Special Assistant to the President; Philip Gitzinger, Executive Vice President & Chief Financial Officer; Domenic Massei, Senior Vice President/Operations Administration; Raymond Tsung, Senior Vice President & Regional Manager; Lucie Wu, Vice President/Human Resources.

Directors: Helen Chen, Thomas Chiu, Stephen Huang, Eric John, Chuang-ILin, Ko-Yen Lin, Ting Liu, Alan Thian, John Wang, Kenneth Wang, Julian Wu, Li Pei Wu, Peter Wu, Ping Wu, Steve Wu, Walter Wu, Chin-Liang Yen.

Parent Company: GBC Bancorp
Branch Offices: (8)

GILMORE COMMERCIAL AND SAVINGS BANK
Incorporated October 13, 1955

6291 W. 3rd Street, Los Angeles 90036
Tel: (213) 936-6111

Principal Officers: Jack Patterson, President; Kathleen M. Artica, Vice President; Kathleen R. Mojica, Vice President & Cashier; Barbara T. Barnard, Melroy C. Hare, Arlene Pater, Irma Tovar, M. Margaret Wade, Assistant Vice Presidents; Ruth E. Nichols, Auditor; Henry L. Hilty, Jr., Secretary.

Directors: Andrew G. Hilen, Henry L. Hilty, Jr., Jack Patterson, Karl M. Samuelian.

Parent Company: A.F. Gilmore Co.

GOLDEN GATE BANK
Incorporated September 24, 1975

344 Pine Street, San Francisco 94104
Tel: (415) 421-9000

Principal Officers: George E. Croom, Chairman of the Board; James R. Woolwine, President; Sharon M. Croom, Chief Executive Officer; John Van Der Wal, Chief Financial Officer; Stephen P. Zarate, Cashier.

Directors: George E. Croom, Jr., Sharon M. Croom, Marlene B. Settlemier, John Van Der Wal, James R. Woolwine.

Parent Company: Golden Gate Bancor

GOLDEN OAK BANK
Incorporated May 18, 1978

49099 Road 426, Oakhurst 93644
Tel: (209) 683-2200

Principal Officers: Fred H. Brylka, President; John Lockey, Senior Vice President & Cashier.

Directors: Anthony H. Alves, James C. Best, Fred H. Brylka, W. Gerald Flanagan, Elbert R. Guyett, Bobbie Thomason, Evan Weeth, Wilma W. Weeth.

GOLDEN PACIFIC BANK
Established December 7, 1981

845 No. Euclid Avenue, Ontario 91762
Tel: (714) 983-4600

Principal Officers: Milton R. Bracey, Jr., Chairman of the Board; Roger M. Myers, President & Chief Executive Officer; Yvonne L. Cattell, Senior Vice President & Chief Financial Officer; Christopher S. Forman, Senior Vice President/Credit Administrator.

Directors: Milton R. Bracey, Jr., Charles V. Cummins, John Gerardi, Roger M. Myers, Richard H. Pearson, David M. Tobias.

GREAT VALLEY BANK
Established March 9, 1977

2501 E. Whitmore Avenue, Ceres 95307
Tel: (209) 538-0411

Principal Officers: John Tatoyan, Chairman of the Board; Kenneth A. Link, President.

Directors: George Betker, Charles J. Boggeri, Wilfred N. Inselman, Herbert S. Lee, Kenneth A. Link, Alvin G. Qualle, George S. Pallios, Irwin Steinpress, John Tatoyan, Denzle L. Thompson, Dwight Trammell.

Branch Offices: (3)

GROSSMONT BANK
Established November 3, 1972

7777 Alvarado Rd., Suite 501, La Mesa 91941
Tel: (619) 589-6061

Principal Officers: L. Robert Payne, Chairman of the Board; Donald K. Clague, President; Allan W. Severson, Executive Vice President; Joanne Galleher Boyle, Senior Vice President, Cashier, Treasurer & Secretary.

Directors: Joanne Gelleher Boyle, Arthur F. Butler, Jr., Paul T. Carter, Donald K. Clague, Craig Engstrand, Hector Franco, Jack W. Goodall, Jr., Bob Lyon, L. Robert Payne, Francisco Watkins, John T. Warburton.

Parent Company: Bancomer Holding Company
Subsidiary: GB Capital Corporation
Branch Offices: (11)
Authorized to engage in trust business.

GUARANTY BANK OF CALIFORNIA
Established August 27, 1984

12301 Wilshire Blvd., Los Angeles 90025
Tel: (213) 820-4941

Principal Officers: Richard Feldstein, Chairman of the Board; Peter Bustetter, President; Elleesa Wilson, Corporate Secretary; Colleen O'Rourke, Senior Vice President, Loan Administration; Laurie Heitman, Assistant Cashier; Isabel Garcia, Operations Manager; Shannon Vinson, Cashier.

Directors: Peter Bustetter, Posey Carpentier, Richard Feldstein, Maryanne LaGuardia, Rosalind Marks, Dr. Allan Marks, Joe N. Varon.

Parent Company: Griffin Holdings, Inc.

GUARDIAN BANK
Established October 20, 1983

800 So. Figueroa Street, Los Angeles 90017
Tel: (213) 239-0800

Principal Officers: Paul M. Harris, Chairman of the Board & President; Ronald W. Holloway, Vice Chairman; Vincent A. Bell, Executive Vice President.

Directors: Vincent A. Bell, Phillip M. Berger, Donald Bohana, Marilyn M. Cohen, Robert D. Frandzel, John C. Gullesserian, Paul M. Harris, Ronald W. Holloway, Saul Socoloske, John P. Sullivan.

Parent Company: Guardian Bancorp
Branch Offices: (2)

HANMI BANK
Incorporated December 15, 1982

3660 Wilshire Boulevard, #PH-A, Los Angeles 90010
Tel: (213) 382-2200

Principal Officers: Benjamin B. Hong, President & Chief Executive Officer; Seon Hong Kim, Executive Vice President; Yong Ku Choe, Senior Vice President & Chief Financial Officer; Jung Chan Chang, Chang Y. Lee, Sook K. Paik, Choong Hoon Youk, Senior Vice President & Branch Managers; Yong W. Kim, Vice President & Branch Manager.

Directors: I. Joon Ahn, John H. Ahn, Stuart S. Ahn, Eung Kyun Ahn, George S. Chey, Ki Tae Hong, Benjamin B. Hong, Ick Soo Kim, Joon H. Lee, Richard B.C. Lee, Chang Kyu Park, Joseph K. Rho, Won R. Yoon.

Branch Offices: (5)

HARBOR BANK
Incorporated December 3, 1973

11 Golden Shore, Long Beach 90802
Tel: (213) 491-1111

Principal Officers: James H. Gray, Chairman of the Board; Robert Turicchi, President; Dallas E. Haun, Executive Vice President; Melissa Lanfre, Senior Vice President & Chief Financial Officer; Alicea Collins, Senior Vice President/Director of Operations.

Directors: James H. Gray, Kermit Q. Jones, Robert E. Leslie, Dorothy K. Matteson, Hamilton M. Moody, Ph.D., H.E. Nance, Malcom C. Todd, M.D., Robert Turicchi, James A. Willingham, Richard G. Wilson.

Parent Company: Harbor Bancorp
Subsidiaries: HB Funding, Harbor Bank Properties
Branch Offices: (5)

HARRIS TRUST COMPANY OF CALIFORNIA
Incorporated June 10, 1918

707 Wilshire Boulevard, Suite 4840, Los Angeles 90017
Tel: (213) 239-0670

Principal Officers: Steve Rothbloom, Chairman of the Board & President; M. Valoise Douglas, Vice President, General Manager, Senior Trust Officer & Security Officer; P. David Hubbard, Vice President, Controller, Chief Financial Officer & Treasurer; Thomas R. Sizer, Secretary & Cashier.

Directors: John M. Denson, M. Valoise Douglas, Kevin O. Healey, Z. George Klodnicki, Calvin R. Myers, Steven R. Rothbloom, R.J. Vondrasek.

Parent Company: Harris Bancorp, Inc.
Authorized to engage in trust business.

HERITAGE OAKS BANK
Incorporated July 26, 1982

545 Twelfth Street, Paso Robles 93446
Tel: (805) 239-5200

Principal Officers: John O. Brooks, President & Chief Executive Officer; Gwen R. Pelfrey, Executive Vice President & Senior Lending Officer.

Directors: B.R. Bryant, Don Campbell, Elizabeth Cousins, Merle Miller, John Palla, Bill Van Horn, Ole Viborg.

HOME BANK
Incorporated February 10, 1950

2633 Cherry Avenue, Signal Hill 90806
Tel: (310) 426-8166

Principal Officers: Ruth A. Martin, Chairman of the Board; James P. Staes, President & Chief Executive Officer; Bill Neal, Executive Vice President & Chief Operating Officer; George W. Post, Executive Vice President; Keith W. Barnes, Senior Vice President & Chief Financial Officer; David Duarte, Kenneth Hurley, Carol Lambert, David D. Martin, Hugo Soto, Senior Vice Presidents; Marcia Miller, Senior Vice President & Controller; Susan Monsoor, Vice President & Corporate Secretary.

Directors: Donald A. Buschenfield, Delwin M. Clawson, Richard Denham, James L. Doti, David Martin, Ruth Martin, George W. Post, James P. Staes.

Parent Company: Home Interstate Bancorp
Branch Offices: (12)

HUMBOLDT BANK
Incorporated September 13, 1989

701-5th Street, Eureka 95501
Tel: (707) 445-3233

Principal Officers: Theodore S. Mason, President & Chief Executive Officer; Ronald V. Barkley, Senior Vice President & Loan Administrator; Alan J. Smyth, Senior Vice President & Cashier; Edythe E. Vaissade, Vice President, Loans and Deposits.

Directors: Myron T. Abrahamsen, Ronald F. Angell, Ward S. DeWitt, Robert N. Dias, David M. Dillon, Francis A. Dutra, Gary L. Evans, Larry Francesconi, Donald O. Grace, Theodore S. Mason, John R. Winzler.

IMPERIAL BANK
Incorporated March 1, 1963

9920 S. La Cienega Blvd., Inglewood 90301
Tel: (310) 417-5600

Principal Officers: Bernard G. LeBeau, Chairman of the Board; Norman D. Creighton, President & Chief Executive Officer; David A. Sklar, Executive Vice President & Chief Financial Officer; Eldon K. Lloyd, Arthur E. Lussier, Executive Vice Presidents; Richard M. Baker, Senior Vice President, General Counsel & Secretary; Richard D. Miller, Senior Vice President & Cashier; J. Richard Barkley, Senior Vice President, Director, Human Resources; Alex Garby, Senior Vice President, Financial Services.

Directors: Norman P. Creighton, Richard K. Eamer, William H. Elliot, George M. Eltinge, George L. Graziadio, Jack H. Leylegian, II, Bernard G. LeBeau, Robert S. Muehlenbeck, M. Norvel Young.

Parent Company: Imperial Bancorp
Subsidiaries: Imperial Credit Industries, Imperial Trust Company, Imperial Ventures, Inc., Imperial International Bank, William Mason and Company.
Branch Offices: (18)

INDEPENDENCE BANK
Established May 28, 1962

15910 Ventura Boulevard, Encino 91436
Tel: (818) 377-7000

Principal Officers: Fulvio V. Dobrich, Chairman of the Board & Chief Executive Officer; Harold R. Williams, Jr., President, Chief Financial Officer & Chief Operating Officer; G. Douglas Cockburn, Acting Chief Credit Officer; J.A. Ellis, Executive Vice President; Philip C. Ellis, Jr., Senior Vice President, Secretary & General Counsel; Carol A. Crone, Senior Vice President & Controller.

Directors: G. Douglas Cockburn, Fulvio V. Dobrich, Lachlan Foster, Donald R. Mellert, Harold R. Williams, Jr.

Subsidiaries: Mortgage Plan, Inc., real estate brokerage (dissolved); Sovereign Asset Management Co., Inc., real estate unvestments; Turnpike Oaks Associates, Inc.
Branch Offices: (13)

INDUSTRIAL BANK
Incorporated July 1, 1983

5805 Sepulveda Boulevard, Van Nuys 91411
Tel: (818) 904-9600

Principal Officers: Richard M. Dominguez, President & Chief Executive Officer; Donald F. Jewett, Senior Vice President & Loan Administrator; Frank DiTomaso, James Salin, Senior Vice Presidents; Irving Brounstein, Iris Siegel, Katherine Thacker, Dorothy Walker, Vice Presidents; Sylvia Crew, Vice President & Cashier.

Directors: Mel Barlam, Richard M. Dominguez, Sol Gerber, David Newman, Al Osborne, Jr., Jay Steinbeck, Edward Taras, M.D.

Subsidiary: Industrial Realty, Inc.

INTERNATIONAL BANK OF CALIFORNIA
Incorporated May 22, 1972

888 So. Figueroa Street, Los Angeles 90017
Tel: (213) 683-3000

Principal Officers: Kwan Yong Yu, Chairman of the Board; Henry Yeung, First Vice Chairman; Victor Wong, Second Vice Chairman & Treasurer; R. Albert Roensch, President & Chief Executive Officer; Josefina M. Guevara, Senior Vice President; Henry Wong, First Vice President.

Directors: Larry Ivanjack, Sotero Machin, R. Albert Roensch, Bienvenido Tan, Philip T. Thong, Victor Wong, Henry W. Yeung, Kwan-Yong Yu.

Parent Company: Metropolitan Bank & Trust Co.
Branch Offices: (6)

KERMAN STATE BANK
Incorporated May 6, 1982

306 So. Madera Avenue, Kerman 93630
Tel: (209) 846-5321

Principal Officers: L.D. Douglas, President & Chief Executive Officer; E. Lelandais, Vice President & Chief Administrative Officer; J.R. Royal, Vice President & Senior Loan officer.

Directors: L.D. Douglas, Joe Epperson, Jerry Henry, Pete Haupt, Herb Kezirian, John A. Kochergen, D.W. McIntire, Sam Sakata, Lee Sciacqua, John Teixeira, David Yep.

KINGS RIVER STATE BANK
Incorporated November 18, 1977

1003 I Street, Reedley 93654
Tel: (209) 638-8131

Principal Officers: Bill Standridge, President & Chief Executive Officer; Mable Phillips, Senior Vice President & Chief Financial Officer; Joe Alvarado, Vice President & Credit Administrator.

Directors: Floyd Barsoom, Harold Enns, Don Ketscher, Pete J. Penner, Al Ratzlaff, William Standridge.

Parent Company: Kings River Bancorp
Branch Office: (1)

THE KYOWA SAITAMA BANK OF CALIFORNIA
Incorporated January 23, 1978

635 West Seventh Street, Los Angeles 90017
Tel: (213) 626-6266

Principal Officers: Koichi Akita, Chairman of the Board; Kazuhiro Shibatsuchi, President; Yoshio Fujino, Senior Vice President; Nellson Vels, Vice President & Cashier.

Directors: Koichi Akita, David L. Hayutin, Peter Forrest, Yuzo Horiike, Ken Kitasako, Kiyoshi Ogawa, Kazuhiro Shibatsuchi, Elmer L. Stone.

Parent Company: The Kyowa Saitama Bank, Ltd.

LAKE COMMUNITY BANK
Established November 15, 1984

963-11th Street, Lakeport 95453
Tel: (707) 263-7500

Principal Officers: Gary Nordine, President & Chief Executive Officer; Raymond Banta, Executive Vice President & Chief Financial Officer; D. Gwyn Steffen, Assistant Vice President & Loan Officer; Linda L. Herdt, Operations Officer; Doreene Pendleton, Accounting Officer; Jaxan Christensen, Loan Officer.

Directors: Raymond Banta, Donald Browning, M.D., Alastair Falconer, Harriet Heth, Billie Holmes, Harry Jolliffe, O.D., John Helms, May Noble, Gary Nordine, Lawrence Rogers, Howard Van Lente.

Branch Office: (1)

LANDMARK BANK
Established January 22, 1979

401 West Whittier Blvd., La Habra 90631
Tel: (213) 694-6537

Principal Officers: Craig Collette, President & Chief Executive Officer; Kevin Hanifin, Senior Vice President & CFO; Jeffrey Hamilton, Senior Vice President, Loans; Pat Gilbert-Rau, Senior Vice President, Marketing/Personnel.

Directors: Dominick J. Addonizio, M.D., Jack B. Campbell, Charles L. Clayton, Craig D. Collette, Robert C. Glenn, D.D.S., John N. Kelley, Robert D. Knogge, Warren J. Kraft, Luther L. Lindauer, Don K. Sutton.

Parent Company: Landmark Bancorp
Branch Offices: (5)

LIBERTY BANK
Established April 7, 1982

500 Linden Avenue, South San Francisco 94080
Tel: (415) 871-2400

Principal Officers: Samuel S. Mosunic, President & Chief Executive Officer; W. Lawrence Malkuch, Executive Vice President & Chief Lending Officer; Larry A. Nakamura, Vice President & Chief Financial Officer; Kathleen A. Aronson, Senior Vice President & Corporate Secretary.

Directors: George F. Andreini, Steven M. Berman, Todd G. Bernarding, Fred Bertetta, Sr., Rich Diodati, Remo Imbimbo, Samuel S. Mosunic, John R. Penna, Allan L. Rubens.

Subsidiary: 1776 Investments, Inc.
Branch Office: (1)

LIPPO BANK
Incorporated May 11, 1961

711 West College Street, Los Angeles 90012
Tel: (213) 625-8686

Principal Officers: Bie C. Ong, Chairman of the Board; Harold R. Arthur, John Huang, Vice Chairmen; James A. Alexander, President & Chief Executive Officer; James Per Lee, Executive Vice President & Chief Credit Officer; Steven C. Smith, Executive Vice President & Chief Financial Officer; Cynthia Reed, Senior Vice President & Senior Operations Administrator; Cheryl M. Wong, Vice President & Corporate Secretary.

Directors: James A. Alexander, Harold R. Arthur, John Huang, Gilbert S. Lee, M.D., Bie Chuan Ong, T.Y. Wei, Andrew A. Wong, Jr., Alon Yu.

Subsidiary: Bank of Trade Securities Corporation
Branch Offices: (3)

MARINA STATE BANK
Incorporated April 26, 1979

3206 Washington Blvd., Marina del Rey 90292
Tel: (310) 827-1712

Principal Officers: Rowan Henry, Chairman of the Board; Allan L. Culliver, President & Chief Executive Officer; Ray Anderson, Senior Vice President, Chief Financial Officer & Cashier.

Directors: Joey Baker, S. Bessen, Rowan Henry, Bill Krech, Howard Ryan, Peggy Schaefer, George Swartz.

MARINERS BANK
Established October 6, 1982

111 Calle de Industrias, San Clemente 92672
Tel: (714) 248-2100

Principal Officers: Richard Korsgaard, President & Chief Executive Officer; Richard J. O'Malley, Senior Vice President & Manager; Irma I. Carel, Senior Vice President & Chief Administrative Officer; Douglass Faist, Senior Vice President & Loan Administrator.

Directors: Dwayne H. Berger, Harry W. Finigan, Julia M.D. Giovanni, William G. Kearns, Richard Korsgaard, Don R. McCanne, M.D., William P. Moffatt, M.D., Eric R. Smith, Kenneth B. Smith.

Parent Company: Mariners Bancorp
Subsidiary: Bankers Support Services Corporation
Branch Offices: (2)

MARITIME BANK OF CALIFORNIA
Incorporated September 21, 1979

2121 Avenue of the Stars, Los Angeles 90067
Tel: (213) 551-1400

Principal Officers: Gerry H. Naujok, President & Chief Executive Officer; Doris T. Iglesias, Senior Vice President & Chief Financial Officer; Mary Ann LeBreck, Senior Vice President & Administrator.

Directors: Frank A. Guillen, J. Gregory Hull, C.P.A, Brian R. Magana, Esq., Gerry H. Naujok, Thomas J. Pierry, Esq., Jordan M. Rhodes, M.D., Joost H. Van Adelsberg, M.D.

Branch Offices: (2)

THE MECHANICS BANK OF RICHMOND
Incorporated August 13, 1905

3170 Hilltop Mall Road, Richmond 94806
Tel: (510) 262-7200

Principal Officers: E.M. Downer III, Chairman of the Board; William M. Reid, President & Chief Executive Officer; Robert W. Snelling, Executive Vice President; Robert B. Leet, Executive Vice President; Lorcan J. Bowden, Vice President & Trust Officer; Kevin Shea, Auditor.

Directors: Robert M. Daiss, E.M. Downer III, Diane Daiss Felton, Elmer J. Freethy, David Larson, William S. Oliver, Joseph Perrelli, Donald E. Pryde, William M. Reid, R. Edgar Sanderson, Robert W. Snelling, Walter Wolffs.

Branch Offices: (14)
Authorized to engage in trust business.

MERCANTILE BANK
Incorporated August 12, 1975

455 Capitol Mall, Sacramento 95814
Tel: (916) 442-6000

Principal Officers: Bruce D. Brooks, Chairman of the Board; W. Christian Zach, President & Chief Executive Officer; Robert C. Cook, Secretary; Denis R. Long, Executive Vice President.

Directors: Bruce D. Brooks, Robert Cook, Monte R. Doris, Robert F. Gaines, Wesley B. Lasher, Arlen J. Opper, W. Christian Zach.

METROBANK
Established January 16, 1979

10900 Wilshire Boulevard, Los Angeles 90024
Tel: (213) 824-5700

Principal Officers: David Buell, Chairman of the Board & Chief Executive Officer; Robert Bulseco, President; David Malone, Executive Vice President & Chief Financial Officer.

Directors: David Buell, Richard Butler, Peter Caloyeras, Seymour Carr, Dorothy Castro, James Hobson, Rudy Markmiller, Robert Mayer, Laurence Smead, Wallace Wong.

Subsidiary: Metrocorp, Metrobancorp
Branch Offices: (6)

MID-PENINSULA BANK
Incorporated May 7, 1987

420 Cowper Street, Palo Alto 94301
Tel: (415) 323-5150

Principal Officers: David L. Kalkbrenner, President & Chief Executive Officer; Murray B. Dey, Executive Vice President; Carol H. Rowland, Senior Vice President & Chief Financial Officer.

Directors: John F. Blokker, Allan F. Brown, Murray B. Dey, Donald Hammond, David L. Kalkbrenner, R. Hewlett Lee, M.D., Helen C. Leong, Charles A. Lynch, George M. Marcus, Duncan L. Matteson, Robert W. Murphy, Jr., Donald H. Seiler, Warren R. Thoits, Edwin E. Van Bronkhorst.

MID-STATE BANK
Incorporated December 12, 1960

1026 Grand Avenue, Arroyo Grande 93420
Tel: (805) 489-4293

Principal Officers: Albert L. Maguire, Chairman of the Board; Carrol R. Pruett, President; Thomas E. Reese, Executive Vice President; James Stathos, Executive Vice President & Chief Financial Officer.

Directors: Roy W. Burke, Clifford H. Clark, Daryl L. Flood, Raymond E. Jones, Albert L. Maguire, Greg Morris, Carrol R. Pruett.

Subsidiaries: MSB Properties Inc., Mid Coast Land Company
Branch Offices: (23)

MID VALLEY BANK
Incorporated October 24, 1974

950 Main Street, Red Bluff 96080
Tel: (916) 527-7614

Principal Officers: Ray Crane, Chairman of the Board; John B. Dickerson, President & Chief Executive Officer; Gary E. Bossuot, Vice President & Chief Financial Officer.

Directors: Gary E. Bossuot, Ray Crane, Douglas Dale, John B. Dickerson, James Froome, Malcolm S. Hall, James Hoffman, Robert C. Jones, Lyndon G. Johnson, Robert Kerstiens, C.D. McConville, Robert Swank, J.B. Wilbourn.

Branch Office: (1)

MITSUI MANUFACTURERS BANK
Incorporated June 26, 1962

515 So. Figueroa Street, Los Angeles 90071
Tel: (213) 489-6200

Principal Officers: Yoshisuke Mohri, Chairman of the Board & Chief Executive Officer; Jerry W. Johnston, President & Chief Operating Officer; Peter E. Lowe, Executive Vice President & Chief Financial Officer; James R. Brewer, Executive Vice President & Chief Credit Officer; Martin Ensberg, Executive Vice President.

Directors: George Arkin, Minoru Fukushima, Robert E. Getz, Claude O. Goldsmith, Mrs. Lee Graff, John Hartwell, Jerry W. Johnston, Kenichi Kamiya, John F. Kimberling, Yoshisuke Mohri, Jesun Paik.

Parent Company: The Mitsui Taiyo Kobe Bank Ltd.
Subsidiary: M.B. Leasing Corporation
Branch Offices: (11)

MODESTO BANKING COMPANY
Incorporated June 9, 1978

1120 - 11th Street, Modesto 95354
Tel: (209) 577-5151

Principal Officers: Jeffrey P. Burda, President; Jeff Considine, Vice President & Chief Financial Officer; Gail D. Carbiener, Senior Vice President, Marketing/Personnel; Jim Poore, Senior Vice President & Senior Credit Officer; Marilyn Firebaugh, Vice President, Operations Administrator.

Directors: Caleb N. Alldrin, Jeffrey P. Burda, Hugh P. Barton, Clarkson B. Bradford, Jr., James R. Clarke, Joseph E. Fulford, George S. Gagos, Nicoll F. Galbraith, M.D., John D. Hynes, Thomas Sawyer, Jack A. Ulrich.

Branch Offices: (2)
Authorized to engage in trust business.

MONARCH BANK
Incorporated October 3, 1979

30000 Town Center Drive, Laguna Niguel 92677
Tel: (714) 495-3300

Principal Officers: E. Lynn Caswell, Chairman of the Board, President & Chief Executive Officer; William C. Dammin, Senior Vice President & Chief Financial Officer; Robert A. Beynon, Senior Vice President & Senior Credit Officer.

Directors: Rice E. Brown, E. Lynn Caswell, Vincent A. Corsaro, Raymond B. Cox, Robert E. Lindley, Thomas L. Lowe, Everett I. Mangam, William W. McKinley, Margaret Redmond, Henry E. Schielein, Robert S. Warner.

Parent Company: Monarch Bancorp
Subsidiary: M.B. Mortgage Company, Inc.

MONTEREY COUNTY BANK
Incorporated August 30, 1976

665 Munras Avenue, Monterey 93942
Tel: (408) 649-4600

Principal Officers: Charles T. Christzberg, Jr., Chairman of the Board & Chief Executive Officer; C. Fred Rowden, President & Chief Lending Officer; Patricia A. Miniaci, Executive Vice President & Secretary; Frank Lippman, Vice President & Cashier; Jeffery E. Walbeck, Senior Vice President.

Directors: Charles T. Christzberg, Jr., Sandra Christzberg, Peter J. Coniglio, John Lotz, C. Frederick Rowden.

Branch Office: (1)

NAPA VALLEY BANK
Incorporated February 17, 1970

One Financial Plaza, Napa 94558
Tel: (707) 255-8300

Principal Officers: James A. Maggetti, Chairman of the Board; Steven I. Barlow, President & Chief Executive Officer; Robert J. Patterson, Executive Vice President & Chief Operating Officer; Shirley Hooks, Senior Vice President & Senior Loan Officer.

Directors: Steven I. Barlow, Edmond F. Brovelli, Jr., Gregory Evans, James A. Maggetti, Dwight H. Murray, Jr., M.D., Earl Randol, Robert H. Zeller.

Parent Company: Napa Valley Bancorp
Subsidiary: Napa Valley Development Company
Branch Offices: (8)

NORTH COUNTY BANK
Incorporated December 28, 1973

444 S. Escondido Blvd., Escondido 92025
Tel: (619) 743-2200

Principal Officers: James M. Gregg, President; Rodney D. Jones, Executive Vice President; Gary T. Clem, Tom Heckendorn, Michael J. Gilligan, Senior Vice Presidents.

Directors: Alan P. Chamberlain, G. Bruce Dunn, James M. Gregg, Ronald K. Goode, Rodney D. Jones, Eric D. Kroesche, Jack Port, Clarence R. Smith, Raymond V. Stone, Burnet F. Wohlford.

Parent Company: North County Bancorp
Subsidiary: NCB Mortgage Company
Branch Offices: (8)

NORTH VALLEY BANK
Incorporated September 19, 1972

1327 South Street, Redding 96001
Tel: (916) 243-8600

Principal Officers: Rudy V. Balma, Chairman of the Board; Donald V. Carter, President & Chief Executive Officer; James F. Cowee, Executive Vice President; Fred A. Drake, Senior Vice President & Cashier; Robert G. Jones, Senior Vice President & Loan Administrator; Sharon L. Benson, Vice President, Accounting.

Directors: Rudy V. Balma, Donald V. Carter, Raymond V. Darby, C.J. Ferreira, Alan T. Hill, Thomas J. Ludden, Bill G. Minton, Kelly V. Pierce, Richard K. Smart.

Parent Company: North Valley Bancorp
Branch Offices: (7)

OAK VALLEY COMMUNITY BANK
Established May 28, 1991

125 North Third Avenue, Oakdale 95361
Tel: (209) 848-2265

Principal Officers: Barry Jett, Chairman of the Board; Robert C. Quigley, President & Chief Executive Officer; Ramon A. Esslinger, Senior Vice President & Senior Credit Officer; Denise M. Tillery, Vice President & Cashier; Virgil L. Thompson, Vice President/Marketing.

Directors: Bob Brunker, Jay Gilbert, Tom Haidlen, Arne Knudsen, Romain Schonhoff, Roger Schrimp, Richard Vaughan, Gil Wymond.

OCEANIC BANK
Incorporated December 1, 1980

130 Battery Street, San Francisco 94111
Tel: (415) 392-0642

Principal Officers: Gilbert Y. Peng, President & Chief Executive Officer; James E. Basuino, Vice President; Estrella Uy, Treasurer.

Directors: Frank W.K. Chan, John K.L. Chan, Willy S. Co., Domingo T. Chua, David C. Kenny, Herbert W. Netzke, Mariano C. Tanenglian, Estrella Uy.

Parent Company: Oceanic Bank Holding, Inc.
Branch Office: (1)

OJAI VALLEY BANK
Incorporated July 26, 1972

1207 Maricopa Road, Ojai 93023
Tel: (805) 646-0111

Principal Officers: John R. Reynolds, President; Thomas L. Farmer, Executive Vice President; Shari Skinner, Vice President & Chief Financial Officer.

Directors: I. Sam Cheng, Thomas L. Farmer, T.E. Gan, T.H. Gan, M.D., Ock-Min Gin, Bie Ong, Alan Rains, John Reynolds.

Branch Office: (1)

ONECENTRAL BANK
Incorporated March 29, 1972

411 North Central Avenue, Glendale 91203
Tel: (818) 500-4400

Principal Officers: Robert W. Stevenson, Chairman of the Board; J. Nick Baker, President & Chief Executive Officer; John P. Lang, Senior Vice President & Chief Financial Officer.

Directors: Eric A. Ashton, J. Nick Baker, Richard W. Cook, Robert G. Deal, John C. Hedlund, Jerold F. Milner, Robert W. Stevenson.

Subsidiaries: CBG, Inc., CB Service Corporation, Cendale Development Company, Central Exchange Corporation, Verdugo Escrow Company.

OVERLAND BANK
Incorporated August 26, 1982

27710 Jefferson Avenue, Temecula 92590
Tel: (714) 676-6700

Principal Officers: Donald K. Engdahl, Acting Chief Executive Officer & Credit Administrator; Paul R. Humbert, Senior Vice President, Cashier & Chief Financial Officer.

Directors: Frank E. Freeman, John C. Hoover, Paul R. Humbert, Dr. Willard D. Ommert, Margaret D. Penfold, Leo E. Roripaugh.

PACIFIC BAY BANK
Established January 25, 1991

13830-A San Pablo Avenue, San Pablo 94806
Tel: (510) 215-3355

Principal Officers: Carlos Rodriguez-Pastor, Chairman of the Board; Joseph F. Reidy, Acting President & Chief Executive Officer; Roy Helton, Senior Vice President; Jerome V. Murphy, Senior Vice President & Chief Financial

Officer; Remy Boyd, Daniel Sweet, Sonya Wyland, Vice Presidents.

Directors: Leon S. Fish, Thomas P. Gilliss, John C. Leighton, Carlos Rodriguez-Pastor, Joseph F. Reidy.

PACIFIC BUSINESS BANK
Established April 2, 1984

510 West Carson Street, Carson 90745
Tel: (310) 533-1456

Principal Officers: James P. Bradley, Chairman of the Board; C. Glen Higuchi, President & Chief Executive Officer; Paul K. Nakasuji, Senior Vice President & Credit Administrator; Heidi M. Mealy, Senior Vice President & Chief Financial Officer.

Directors: Tetsuo T. Asato, James P. Bradley, C. Glen Higuchi, CPA, J.D., John Loo, Esq., Warren Harvard Low, O.D., Katsuyoshi Ken Ogawa, Craig K. Ota, D.D.S., Yoshio Joe Sakamoto, Paul Schneider, Thomas R. Wiener, M.D., John H. Wiggins, Ph.D., P.E.

Branch Office: (1)

PACIFIC COMMERCE BANK
Established April 9, 1984

1196 Third Avenue, Chula Vista 92011
Tel: (619) 422-2265

Principal Officers: Tom Michelli, President & Chief Executive Officer; Rob Hildt, Senior Vice President; Royce Jensen, Senior Vice President & Cashier; Jim Frederickson, Vice President; Mary Rankin, Assistant Vice President; Joan Garner, Assistant Vice President & Loan Officer; Raul Sandoval, Assistant Vice President, Loans.

Directors: Larry Benthien, Glen Birch, Wadie Deddeh, Robert Evans, O.D., Frank Ferreira, Tom Michelli, James J. Norton, M.D., Alfred Salganick, M.D., Paul Schulman, M.D., Yolanda Ugalde de Uzarraga.

PACIFIC HERITAGE BANK
Incorporated May 6, 1980

3440 Torrance Boulevard, Torrance 90503
Tel: (213) 540-8097

Principal Officers: Vincent Okamoto, Chairman of the Board & Chief Executive Officer; Thomas N. Okamura, President & Chief Operating Officer; Myles L. Ketchum, Executive Vice President; Samuel J. Fukushima, Regional Vice President; Robert Maestas, Senior Vice President; Martin Moreau, Fumiko Schade, May Sueyoshi, Senior Vice President & Branch Managers; Shari Yaros, Vice President & Chief Financial Officer; Keith Kishiyama, Vice President & Cashier.

Directors: Masao Awakuni, Gerald Fukui, Kenneth Hayashi, Edwin Hiroto, Vincent Okamoto, Thomas Okamura, Wade Olson, George Ward, Sadie Wasserman.

Subsidiary: P.H.B. Investments, Inc.
Branch Offices: (2)

PACIFIC INLAND BANK
Established March 23, 1984

888 South West Street, Anaheim 92802
Tel: (714) 563-5100

Principal Officers: Ronald L. Askew, Chairman of the Board, President & Chief Executive Officer; Philip Johnson, Senior Vice President & Senior Real Estate Lending Officer; Kenneth J. Cummins, Senior Vice President & Senior Trust Officer; John C. McLaren, Senior Vice President & Senior Loan Administration Officer; Joyce McKenzie, Senior Vice President & Cashier; Peggy Hansen-Ucciferri, Senior Vice President & Chief Administrative Officer.

Directors: Ronald L. Askew, Robert Cashman, Warren H. Kelsey, Richard J. Meyer, Melvin E. Miller, Michael Ridley, Cliff Ronnenberg, Calvin Watts.

Parent Company: Pacific Inland Bancorp
Subsidiary: PIB Mortgage Company
Authorized to engage in trust business.

PACIFIC STATE BANK
Established November 2, 1987

246 East Main Street, Stockton 95202
Tel: (209) 943-7400

Principal Officers: Roger Pratt, President & Chief Executive Officer; Ken C. Malcoun, Vice President & Chief Financial Officer, Steven A. Rosso, Senior Vice President.

Directors: Michael L. Dalton, Harold Hand, M.D., Patricia A. Hatton, M.D., Edward S. Hazard, Michael Hodgson, Steven J. Kikuchi, Steven Mandel, M.D., Yosh Matage, Roger Pratt, Steven A. Rosso, Charles Spinetta, Kathleen Verner, Guido Segarini, Philip B. Wallace.

Branch Office: (1)

PACIFIC WESTERN BANK
Incorporated March 10, 1870

333 West Santa Clara Street, San Jose 95113
Tel: (408) 244-1700

Principal Officers: Phillip R. Boyce, Chairman of the Board & Chief Executive Officer; James R. Barranti, Executive Vice President & Cashier; Farley A. Gouner, Richard P. Loupe, Executive Vice Presidents; Ted Teruo Kitada, Executive Vice President & General Counsel; David A. Anderson, Senior Vice President & Chief Financial Officer;

Frank E. Pierro, Senior Vice President & Chief Credit Officer.

Directors: James R. Barranti, Nelo G. Borelli, Phillip R. Boyce, Nell Sesnon Cliff, Anthony J. Damora M.D., Joseph K. Green, II, Richard C. Lindberg, R.E., Locatelli, Elinor W. Mansfield, Joseph P. Parisi, Richard M. Pitagora, Frank E. Ritchey, Jr., Sidney R. Sogolow, M.D.

Parent Company: Pacific Western Bancshares, Inc.
Subsidiaries: Pacific Trust Company, Pacific Western Financial, Western Capital Management
Branch Offices: (24)

PAN AMERICAN BANK
Incorporated February 4, 1971

3626 East First Street, Los Angeles 90063
Tel: (213) 264-3310

Principal Officers: Romana Acosta Banuelos, Chairperson & President; Hector R. Gonzalez, Vice President & Cashier; Jose S. Ocampo, Internal Auditor.

Directors: Romana Acosta Banuelos, Robert Gallegos, Richard A. Ibanez, Alfonso Najera, Ramon S. Ramos, David Scarbrough, Carlos A. Torres, Salvador Varela.

Branch Offices: (2)

PENINSULA BANK OF COMMERCE
Incorporated March 24, 1981

1001 Broadway, Millbrae 94030
Tel: (415) 697-4333

Principal Officers: George R. Corey, Chairman of the Board; Thomas H. State, President & Chief Executive Officer; Thomas T. Pangelinan, Senior Vice President & Chief Financial Officer; Cecil C. Coughran, Executive Vice President & Senior Loan Officer.

Directors: Francis G. Azzopardi, George R. Corey, Paul F. Deihle, Robert A. Marshall, James S. O'Connor, William J. Schneider, Thomas H. State, Michael E. Vano, Joseph W. Welch.

Subsidiary: Peninsula Real Estate Corporation
Branch Office: (1)

PENINSULA BANK OF SAN DIEGO
Incorporated May 3, 1974

1331 Rosecrans Street, San Diego 92106
Tel: (619) 226-5431

Principal Officers: John G. Rebelo, Jr., Chairman of the Board & President; Lawrence G. Alameda, Larry L. Willette, Executive Vice Presidents; Barbara Hosaka, Senior Vice President.

Directors: William E. Cole, Sr., Arthur De Fever, James E. Fink, Richard J. Lareau, Anthony Mauricio, Jr., Frank C. Owen, Ruth Pruett, John G. Rebelo, Jr.

Branch Offices: (3)

PIONEER BANK
Established May 14, 1981

110 East Wilshire Avenue, Fullerton 92632
Tel: (714) 773-0600

Principal Officers: William K. Hood, Chairman of the Board; Richard B. Boyle, President & Chief Executive Officer; Gerald Baden, Executive Vice President, Real Estate Department; Robert Cabrera, Senior Vice President & Chief Financial Officer; Paul Prichard, Senior Vice President, Loan Administration.

Directors: Richard B. Boyle, Leadie M. Clark, Albert J. Crosson, William K. Hood, Louis B. Horwitz, Charles V. Mihaylo, Thomas C. Siffermann.

Parent Company: Pioneer Bancorp
Branch Offices: (2)

PLACER BANK OF COMMERCE
Incorporated June 4, 1982

1720 Douglas Boulevard, Roseville 95661
Tel: (916) 786-7905

Principal Officers: Michael Burkart, President & Chief Executive Officer; Richard M. Meyer, Senior Vice President & Chief Financial Officer.

Directors: Harold G. Burton, Levi D. Kuhn, Nancy F. Lee, James S. O'Connor, Valerie D. Otis, E.L. Smith Jr., Bruce Westrup.

PLAZA BANK OF COMMERCE
Incorporated November 21, 1978

55 Almaden Boulevard, San Jose 95113
Tel: (408) 294-8940

Principal Officers: J.W. Conner, Chairman of the Board & Chief Executive Officer; Patricia N. Lowell, President & Chief Operating Officer; Dan Kawamoto, Executive Vice President & Chief Financial Officer; L. Robert Connelly, Executive Vice President; Walter T. Kaczmarek, Executive Vice President; Michael R. Ong, Executive Vice President & Senior Loan Officer; Gregory K. Belanger, Senior Vice President; Rebecca A. Levey, Vice President & Corporate Secretary.

Directors: Theodore J. Biagini, Maxwell H. Bloom, Jack C. Carsten, Jack W. Conner, J. Philip DiNapoli, Bruce C. Edwards, G. Drew Gibson, Patricia N. Lowell, Lowell W. Morse, Lewis N. Wolff.

Parent Company: Comerica California Incorporated
Branch Offices: (3)
Authorized to engage in trust business

PLUMAS BANK
Established December 13, 1980

336 West Main Street, Quincy 95971
Tel: (916) 283-6808

Principal Officers: Jerry V. Kehr, Chairman of the Board; William E. Elliott, President & Chief Executive Officer; Douglas N. Biddle, Senior Vice President, Chief Administrative Officer & Cashier; Dennis Irvine, Senior Vice President & Loan Administrator.

Directors: Alvin G. Blickenstaff, William E. Elliott, Gerald Fletcher, Arthur Grohs, Jerry V. Kehr, Ernest G. Leonhardt, Robert Moon, Terry Reeson, Robert F. Schoensee, Walter Sphar, Jessie Wellenbrock.

Branch Offices: (5)

PREFERRED BANK
Established December 23, 1991

601 South Figueroa Street, 20th Floor, Los Angeles 90017
Tel: (213) 891-1188

Principal Officers: Li Yu, Chairman of the Board; Robert Robie, President & Chief Executive Officer; Yu-Ching Lau, Senior Vice President & Chief Financial Officer; Paddy Leitelt, First Vice President & Senior Operations Officer; Walt Duchanin, Senior Vice President/Loan Administration; Thomas Shepherd, Senior Vice President/Commercial Division; Gloria Chen, Senior Vice President/International Division.

Directors: Eileen Ku, Harry Mow, Gary Nunnelly, Robert Robie, Albert Yu, Li Yu.

PREMIER BANK
Incorporated June 23, 1981

9045 Corbin Avenue, Northridge 91324
Tel: (818) 886-6707

Principal Officers: Simone Lagomarsino, President & Chief Executive Officer; William Owings, Executive Vice President & Chief Lending Officer; Kevin H. Jillson, Executive Vice President & Chief Financial Officer.

Directors: Everett Farnham, S. Aaron Feder, Richard Hartzler, Winfield Hughes, Donald Martyn, Joyce Pabst, C.K. Tseng, Conway Ulyate.

Branch Offices: (2)

RANCHO BANK
Incorporated November 27, 1978

530 W. Bonita Avenue, San Dimas 91773
Tel: (714) 599-0871

Principal Officers: John Giambi, President & Chief Executive Officer; Lyle L. Bonham, Executive Vice President & Senior Loan Officer; Jerry M. Burgh, Senior Vice President; Susan M. Tyra, Executive Vice President & Cashier.

Directors: Leroy A. Bell, Richard R. Crandall, Jr., D.V.M., John G. Giambi, Dr. Robert H. Gregg, William J. Hendricksen, Victor L. Lipmeyer, Tamara Miller, Jeffry Marrone, Pat Wastal.

Branch Offices: (2)

REDDING BANK OF COMMERCE
Established October 22, 1982

1177 Placer Street, Redding 96001
Tel: (916) 241-2265

Principal Officers: Robert C. Anderson, Chairman of the Board; Harry L. Grashoff, Jr., President & Chief Executive Officer; Russell L. Duclos, Executive Vice President & Senior Loan Officer; Linda J. Miles, Senior Vice President & Cashier; Barbara Hopson, Patrick J. Moty, John C. Rainey, Vice Presidents and Loan Officers; Dale D. Cordis, Vice President, Loan Production Office.

Directors: Robert C. Anderson, Daniel C. Beyer, Jr., Welton L. Carrel, John C. Fitzpatrick, Harry L. Grashoff, Jr., Richard W. Green, Charles E. Metro, Eugene L. Nichols, Lee W. Salter.

Parent Company: Redding Bancorp
Subsidiary: Redding Service Corp.

REDLANDS CENTENNIAL BANK
Incorporated March 27, 1990

233 East State Street, Redlands 92373
Tel: (714) 798-3611

Principal Officers: William E. Diethrich, President & Chief Executive Officer; Susan Martin, Senior Vice President & Chief Credit Officer; Beth Sanders, Vice President & Chief Financial Officer.

Directors: Carole Beswick, Vaughn Bryan, William Diethrich, Janice Nicks Fisher, Stephen Guggisberg, Ronald Jeffrey, William McCalmon, Patrick Meyer, William Solberg, Douglas Welebir.

REDWOOD BANK
Established January 7, 1963

735 Montgomery Street, San Francisco 94111
Tel: (415) 788-3700

Principal Officers: Philip T. Ang, Chairman of the Board; Bruce W. Leppla, President & Chief Executive Officer; David T. Currie, Frederick C. Hoey, Senior Vice Presidents.

Directors. Philip T. Ang, Anthony S. Dee, Robert L. Harmon, Teodoro T. Laguatan, Esq., Bruce W. Leppla, John B. Molinari, John C. Siemens, M.D., Manuel B. Zamora, Jr.

Parent Company: Redwood Bancorp
Subsidiary: Burdell Corporation
Branch Offices: (3)
Authorized to engage in trust business.

REGENCY BANK
Incorporated March 1, 1985

5240 North Palm, Fresno 93704
Tel: (209) 438-2600

Principal Officers: Steven F. Hertel, President; Steve R. Canfield, Senior Vice President & Chief Financial Officer; Robert J. Longatti, Senior Vice President & Senior Credit Officer; Dan Ramirez, Senior Vice President.

Directors: Joseph Castanos, John R. Geis, Steven F. Hertel, Roy Jura, Sumio Kubo, Gary L. McDonald, Barbara Palmquist, Jack Papazian, David N. Price, Daniel R. Suchy, Waymon E. Watts.

Subsidiary: Regency Service Corporation
Branch Offices: (2)

REPUBLIC BANK
Incorporated August 20, 1973

23133 Hawthorne Boulevard, Torrance 90509
Tel: (213) 378-8483

Principal Officers: Thomas E. Malloy, Chairman of the Board; Boyd Lindquist, President & Chief Executive Officer; Bruce Bleeker, J. Roslyn Lightfoot, Jo Grady-Stone, Senior Vice Presidents; Rick Sharp, Brent Yoshimura, Branch Managers.

Directors: Paul T. Bannai, Rhonda L. Cress, Sebastian R. Giuliano, Scott B. Goldsher, Carl E. Lindros, Thomas E. Malloy, Edmond J. Russ, Henry Zdonek.

Parent Company: American Republic Bancorp
Branch Offices: (3)

RIVER CITY BANK
Established November 1, 1963

2485 Natomas Park Drive, Sacramento 95833
Tel: (916) 567-2700

Principal Officers: Jon S. Kelly, Chairman of the Board; Peter J. Raffetto, President & Chief Executive Officer; Paula Carrigan, Vice President & Secretary; Donald K. Hansen, Treasurer; James F. Birmingham, Executive Vice President; Gary R. Strachn, Senior Vice President & Chief Financial Officer; Rodney E. Lane, Senior Vice President & Branch Administrator; Rodney J. Sievers, Senior Vice President.

Directors: James F. Birmingham, F. Frederick Brown, Wing K. Fat, F. Joseph Gwerder, Donald K. Hansen, Jon S. Kelly, Robert E. Kelly, Harold T. Nielsen, Kenneth B. Noack, Peter J. Raffetto.

Parent Company: RCB Corporation
Subsidiaries: RCB Property Corporation, River City Money Management Company
Branch Offices: (6)

SACRAMENTO COMMERCIAL BANK
Incorporated December 20, 1983

525 'J' Street, Sacramento 95814
Tel: (916) 443-4700

Principal Officers: Daryl B. Foreman, President & Chief Executive Officer; James A. Sundquist, Executive Vice President & Chief Financial Officer; Robert H. Muttera, Executive Vice President & Senior Credit Officer.

Directors: Kenneth M. Adamson, William T. Chatham, James R. Corbett, Daryl B. Foreman, Clark Randolph Graham, Robert H. Muttera, K. Mark Nelson, James A. Sundquist, Robert E. Young.

Branch Office: (1)

SAEHAN BANK
Established June 12, 1991

550 South Western Avenue, Los Angeles 90020
Tel: (213) 389-5550

Principal Officers: Hui-Taek Chong, Chairman of the Board; Won H. Chung, President & Chief Executive Officer; Joohak Kim, Executive Vice President & Senior Credit Officer; Daehong Min, Senior Vice President & Chief Financial Officer; Chanho Park, Vice President & Loan Officer; Albert Sang, Vice President & Main Office Manager.

Directors: Hui-Taek Chong, Chun Young Cho, Peter Choi, Christine Chung, Dae Woong Chung, Won H. Chung, Kee W. Ha, Dong Soo Han, Hae Ryong Kim, Myungja Kim, Myungjoon Kim, Il-Young Kim, In Pyoung Kim. Joohak Kim, Man Heui Nam, Sewang Yoon.

SAFRABANK (CALIFORNIA)
Established May 4, 1984

16311 Ventura Boulevard, Encino 91436
Tel: (818) 981-8380

Principal Officers: Jeffrey C. Keil, Chairman of the Board; John J. Feldman, President & Chief Executive Officer; Ernest Ginsberg, Corporate Secretary; Larry Fairman, Glen Gregos, Manoocher Saadian, Senior Vice Presidents; Dee Trost, Senior Vice Presidents, Cashier & Security Officer; Lester Traub, Senior Vice President & Chief Financial Officer; Brian Hayes Gregson, Vice President, Collateral Loan Division.

Directors: John J. Feldman, Ernest Ginsberg, Jeffrey C. Keil, Thomas McCarter, Vito S. Portrera.

Parent Company: SafraCorp California
Branch Offices: (2)

SAN BENITO BANK
Established April 4, 1984

300 Tres Pinos Road, Hollister 95023
Tel: (408) 637-2265

Principal Officers: Gerald T. McCullough, Chairman of the Board; Edward T. Stephenson, President & Chief Executive Officer; Ron L. Roberts, Senior Vice President, Victor Davis, Vice President & Cashier.

Directors: Thomas F. Barry, Ronald L. Darby, M.D., Albert F. Guerra, Gerald T. McCullough, John D. Maness, David M. Porteur, Frank J. Sabbatini, Ray A. Sabbatini, Enos N. Silva, Edward T. Stephenson, Robert W. Yant.

SAN DIEGO FIRST BANK
Established May 15, 1991

4537 Convoy Street, Suite 101, San Diego 92111
Tel: (619) 496-3800

Principal Officers: Grover Fang, Chairman of the Board; Carl R. Tinder, President & Chief Executive Officer; Steven A. Devan, Senior Vice President & Chief Financial Officer.

Directors: Chiu Chan Chen, Thomas W. Chen, Chung Kwan Hsu, Ward Kao, Leo Cheng-Lu Liao, Teng-Shu Lin, Shawlain E. Liu, Chyn Hsin Wei, Sheng Chyi Wu.

SAN DIEGO TRUST & SAVINGS BANK
Established in 1889

540 Broadway, San Diego 92101
Tel: (619) 557-2200

Principal Officers: Daniel D. Herde, President & Chief Executive Officer; Brian H. Gowland, Senior Executive Vice President & Chief Operating Officer; Duane W. Drake, Executive Vice President & Chief Financial Officer; Jerold J. Rinck, Executive Vice President & Senior Credit Officer; Raymond C. Yargeau, Executive Vice President, Retail Services Division; Harley K. Sefton, Executive Vice President, Financial Services Division; Ann Parode, Executive Vice President, General Counsel & Secretary.

Directors: Clair W. Burgener, Anne L. Evans, G.T. Frost, Jr., Daniel D. Herde, Edgar A. Luce, Jr., Leonard Marks, Jr., Arthur L. Rivkin, Harley K. Sefton, William T. Stephens, Albert E. Trepte, Thomas R. Vecchione.

Parent Company: San Diego Financial Corporation
Branch Offices: (50)
Authorized to engage in trust business.

SAN GABRIEL VALLEY BANK
Incorporated July 21, 1972

3920 North Peck Road, El Monte 91732
Tel: (818) 579-5450

Principal Officers: Edward E. Abtin, Chairman of the Board & President; Barbara B. Stephens Dunn, Vice President & Cashier; Terry Jenkins, Denise McAlpine, James Zentner, Vice Presidents.

Directors: Edward E. Abtin, Barbara B. Stephens Dunn, Michael L. Falabrino, Terry Jenkins, Gordon Ludwig, Ron Sloan.

Branch Offices: (3)

SAN JOAQUIN BANK
Incorporated February 29, 1980

1301 17th Street, Bakersfield 93301
Tel: (805) 395-1610

Principal Officers: Bart Hill, President & Chief Executive Officer; John Ivy, Senior Vice President; Stephen M. Annis, Senior Vice President & Cashier.

Directors: Louis J. Barbich, E.G. Berchtold, John Brock, Sr., Curtis Darling, Cleo M. Foran, Edward C. Green, Bart Hill, Bruce Maclin, R.B. Montgomery, Stan Perisich.

Subsidiary: Kern Island Company
Branch Office: (1)

SANTA BARBARA BANK & TRUST
Established March 18, 1960

20 East Carrillo Street, Santa Barbara 93101
Tel: (805) 564-6400

Principal Officers: Donald M. Anderson, Chairman of the Board; David W. Spainhour, President; John McGrath, Senior Vice President & Chief Administrative Officer; John Murphy, Senior Vice President; Kent M. Vining, Senior Vice President & Chief Financial Officer; Jay Donald Smith, Senior Vice President, General Counsel & Secretary, David Abts, John Cover, John Ziegler, Senior Vice Presidents.

Directors: Donald M. Anderson, Edward E. Birch, B.P. Blasingame, Frank Barranco, Richard Davis, Anthony Guntermann, Dale E. Hanst, Harry B. Powell, David W. Spainhour.

Parent Company: Santa Barbara Bancorp
Branch Offices: (10)
Authorized to engage in trust business.

SANTA MONICA BANK
Incorporated February 3, 1928

1251-4th Street, Santa Monica 90401
Tel: (310) 394-9611

Principal Officers: Joe L. Walling, Chairman of the Board & Chief Executive Officer; Aubrey L. Austin, President & Chief Operating Officer; Richard E. Lawrence, Michael L. Walling, Executive Vice Presidents; Gerald B. Bruver, Madlyn T. Doran, Richard A. Gaunt, Ronald D. Makela, John A. McIntire, Dario O. Quiroga, Richard D. Ratkovic, Brian W. Shea, Senior Vice Presidents; George W. Collins, James L. Grubbs, Legal Counsels.

Directors: Aubrey L. Austin, Doris J. Carver, W. Paul Carver, Joe Crail, Donald Dickerson, John W. Garacochea, L. Wayne Harding, Charles F. Hathaway, Charles R.

Sievers, Joe L. Walling, Michael L. Walling.

Subsidiary: SMB Development Company
Branch Offices: (7)
Authorized to engage in trust business.

SANWA BANK CALIFORNIA
Incorporated July 28, 1971

444 Market Street, San Francisco 94111
Tel: (415) 597-5000

Principal Officers: Teruyoshi Yasufuku, Chairman of the Board; Masahiro Yoda, President & Chief Executive Officer; Larry D. Layne, Melvin O. Redford, First Executive Vice Presidents; Eiichi Suzuki, Executive Vice President & Secretary; Richard J. Davis, David Demont, Arlene Gould, Haruyuki Okada, E.F. Wideman, Charles Woodford, Executive Vice Presidents; Camelia K. Barsoum, James C. Cordle, Susan H. Fowler, Gene Galloway, Yukio Harada, David R. Harrington, William J. Lewis, Brian M. McDonald, Margaret A. Merrett, Mikio Nobuto, Clifford E. Slater, Gordon J. Wahlgren, Senior Vice Presidents.

Directors: Robert H. Cooke, Minoru Eda, Yukihiro Fujiwara, Gerald F. Holt, John W. Jalonen, Vilma S. Martinez, Robert E. Pellissier, William B. Ross, Tamio Takakura, Jack D. Tomlinson, James C. Van Horne, Teruyoshi Yasufuku, Mark Yoda.

Parent Company: The Sanwa Bank Limited
Subsidiaries: Sanwa Mortgage Corporation of California, Golden State Sanwa Bancleasing, First Bancorp, ORE, Inc., Sanwa California Trust Company (Cayman) Limited.
Branch Offices: (101)
Authorized to engage in trust business.

SAVINGS BANK OF MENDOCINO COUNTY
Incorporated November 28, 1903

200 No. School Street, Ukiah 95482
Tel: (707) 462-6613

Principal Officers: Charles Shimmin, Chairman of the Board; Charles B. Mannon, President; Floyd A. Ross, Executive Vice President & Secretary; Roger K. Howard, Senior Vice President; Wayne E. Pittman, Vice President & Cashier; William L. Dunham, James Harrison, Martin J. Lombardi, Gary Mirata, Gary H. Morrison, Stella Moschetti, Erich Schmid, Paul R. Shimmin, Vondalee Weston, Vice Presidents; Bruce Little, Assistant Vice President & Controller.

Directors: Donald T. Guthrie, Ron Ledford, Charles B. Mannon, Mary M. March, Henry E. Mercer, Robert Neilson, L.M. Ruddick, Joseph B. Scott, Charles Shimmin.

Subsidiary: Savings Bank Building Corporation
Branch Offices: (7)

SCOTT VALLEY BANK
Incorporated February 4, 1902

515 So. Broadway, Yreka 96097
Tel: (916) 842-6141

Principal Officers: Mitchell P. Kleier, President; Roger Fellows, Vice President & Credit Administrator; Marilyn Lytle, Vice President & Cashier.

Directors: Edgar Foss, Stanley Friden, Mitchell P. Kleier, Paul W. Learner, O.J. LeBaron, Robert O'Hair, Albert H. Newton, Jr., Michael P. Newton, Michael D. Schneider, James Wilson.

Parent Company: Learner Financial Corp.
Branch Offices: (5)

SCRIPPS BANK
Established January 16, 1984

7817 Ivanhoe Avenue, La Jolla 92037
Tel: (619) 456-2265

Principal Officers: Ronald J. Carlson, President & Chief Executive Officer; Douglas H. Evans, James Hartung, Executive Vice Presidents; Robert L. Grendell, Senior Vice President, Chief Financial Officer & Cashier; Linda Cox, Walter F. Matranga, Richard J. Roncaglia, Senior Vice Presidents.

Directors: Robert Beyster, F. Seth Brown, Christopher Calkins, Ronald J. Carlson, Martin C. Dickinson, H. Vinson Grice, Richard B. Huntington, Christopher McKellar, James McKellar, W.F. Miller, Jr., William Nelson, Robert Warwick.

Authorized to engage in trust business.

SECURITY PACIFIC STATE BANK
Established May 18, 1984

14222 Culver Drive, Irvine 92714
Tel: (714) 552-6100

Principal Officers: James N. Koury, Chairman of the Board & Chief Executive Officer; Duane D. Rickard, President; Vira Jo Denny, Vice President & Treasurer; Ralph J. Zwetow, Vice President.

Directors: William L. Chenevich, Richard K. Davis, Maurice K. DeWolff, James N. Koury, Liam E. McGee, Daniel B. Platt, Terry E. Perucca, Duane D. Rickard, James P. Robinson.

Parent Company: Security Pacific Corporation

Subsidiaries: Security Pacific Banking Systems, Inc., Security Pacific Organizational Consultants, Inc., Security Pacific State Bank Leasing, SPC Software Services, Inc., Summit Informational, Inc., Security Pacific Frost Trinen, Security Pacific Development Co., Inc.
Branch Offices: (2)

SEOUL BANK OF CALIFORNIA
Established October 3, 1988

3000 West Olympic Boulevard, Los Angeles 90006
Tel: (213) 386-4262

Principal Officers: Shi Hyock Ahn, Chairman of the Board; Geun Yong Choi, President & Chief Executive Officer; Chung Ha Lee, Controller; Won Taek Kim, Vice President & Loan Manager; Rick Escarcega, Vice President & Senior Loan Officer; Yong Hwan Kim, Vice President & Corporate Secretary; David Lee, Vice President & Cashier.

Directors: Shi Hyock Ahn, Geun Yong Choi, Se Bong Hong, Kee Jun Lee, Kyung Soo Kang.

Parent Company: Bank of Seoul

SILICON VALLEY BANK
Established October 17, 1983

3000 Lakeside Drive, Santa Clara 95054
Tel: (408) 980-0766

Principal Officers: Roger V. Smith, President & Chief Executive Officer; J. Kerins, Executive Vice President & Senior Credit Officer; Miles McCormick, Executive Vice President, Real Estate Division; Harry Kellogg, Executive Vice President, Technology Division; Thomas J. O'Connor, C.P.A., Executive Vice President & Chief Financial Officer; Frank R. Cetani, Jr., Executive Vice President, Operations Division; Allyn C. Woodward, Jr., Executive Vice President, Technology Division; Robert P. Gionfriddo, Executive Vice President, Commercial Division.

Directors: Gary K. Barr, Clarence J. Ferrari, Jr., Henry M. Gay, Daniel J. Kelleher, J. Kerins, Allan C. Kramer, M.D., Benjamin E. Millerbis, Thomas J. O'Connor, Roger V. Smith, Barry A. Turkus, Ann R. Wells.

Parent Company: Silicon Valley Bancshares
Branch Offices: (5)

SIMI VALLEY BANK
Incorporated November 1, 1979

1475 East Los Angeles Avenue, Simi Valley 93065
Tel: (805) 581-2800

Principal Officers: R.F. Riggs, President & Chief Executive Officer; Walt Duchanin, Senior Vice President & Credit Administrator; Janice France, Senior Vice President & Chief Financial Officer.

Directors: Elvin Gaines, M.D., Robert E. Pegg, Richard F. Rhoads, R.F. Riggs, James N. Smith, Michael Schweitzer, Bruce Strathearn.

Branch Offices: (4)

SONOMA VALLEY BANK
Established June 3, 1988

202 W. Napa Street, Sonoma 95476
Tel: (707) 935-3200

Principal Officers: Robert Hitchcock, Chairman of the Board; Fred Harland, Secretary; Mel Switzer, Jr., Chief Executive Officer; Mary Quade Dieter, Chief Financial Officer; Jean Hopeman, Senior Loan Officer.

Directors: Dale Downing, James A. Maggetti, Gerald J. Marino, Robert J. Nicholas, Harry Weise, Robert H. Zeller.

Parent Company: Napa Valley Bancorp

SOUTH BAY BANK
Incorporated December 17, 1980

2200 Sepulveda Boulevard, Torrance 90501
Tel: (310) 534-2400

Principal Officers: David F. Haden, President & Chief Executive Officer; David C. Holmes, Executive Vice President; Mary Ellen Watson, Vice President & Chief Financial Officer; Kenneth D. Gibbons, L.P. McCann, Vice Presidents & Managers; Lois D. Battin, Assistant Vice President & Corporate Secretary; Linda Hansen, Vice President, Operations, Administration.

Directors: Sam Burrescia, Philip C. Diorio, Stanley L. Dunn, David F. Haden, David L. Harned, Kenneth M. Miller, Rami N. Rodriguez.

Branch Office: (1)

SOUTHERN CALIFORNIA BANK
Incorporated June 24, 1963

9040 E. Telegraph Road, Downey 90240
Tel: (213) 923-9811

Principal Officers: F.N. Tomlison, Chairman of the Board; J.A. McKechnie, Vice Chairman of the Board; L. D. Hartwig, President & Chief Executive Officer; David W. Wheatley, Executive Vice President/Credit/Chief Operating Officer; Norman A. Morales, Executive Vice President/Chief Administrative Officer; John T. Alexander, Senior Vice President/Director Human Resources; William C. Greenbeck, Secretary; Carl Chizewski, Vice President/Auditor.

Directors: John L. Ball, William C. Greenbeck, Edward J. Guirado, Larry D. Hartwig, Reed E. McAllister, Emery McElroy, James A. McKechnie, Irving Pinsky, Frank N. Tomlinson, II, Alton S. Wong, M.D.

Parent Company: SC Bancorp
Branch Offices: (15)

STATE BANK OF INDIA (CALIFORNIA)
Incorporated April 22, 1982

707 Wilshire Blvd., Suite 1995, Los Angeles 90017
Tel: (213) 623-7250

Principal Officers: D.C. Sanghi, President & Chief Executive Officer; S. Suresh Kumar, S.C. Pattanayak, Vice Presidents & Managers; P. Ram Kumar, Chief Financial Officer & Corporate Secretary.

Directors: B. Bhattacharyya, M.N. Goiporia, M. David Minnick, Richard G. Norlander, N.G. Pillai, S.C. Pattanayak, D.C. Sanghi.

Parent Company: State Bank of India
Branch Office: (1)

STERLING BANK
Established November 5, 1980

3287 Wilshire Boulevard, Los Angeles 90010
Tel: (213) 384-4444

Principal Officers: Allan E. Dalshaug, Chairman of the Board & Chief Executive Officer; Joseph C. Carona, President, Robert A. Brito, Reginald R. Prout, Executive Vice Presidents; Douglas Swets, Chief Financial Officer; James R. Chappell, Senior Vice President & Cashier.

Directors: Michael C. Beaupre, Timothy Behunin, Joseph C. Carona, Allan E. Dalshaug, Abner Greshler, Hassan Izad, Reed C. Robinson, Douglas B. Swets, Michael Wagner.

Parent Company: Sterling Bancorporation
Subsidiary: BSC Mortgage Corporation
Branch Offices: (4)

STOCKMAN'S BANK OF COMMERCE
Established March 12, 1991

9663 Stockton Boulevard, Elk Grove 95624
Tel: (916) 685-8546

Principal Officers: Ed Biaggini, Jr., Chairman of the Board; Anthony Machado, Vice Chairman; Gary W. Wright, President & Chief Executive Officer; John W. Dalton, Vice President & Chief Credit Oficer; Kathy Stiles, Vice President & Cashier.

Directors: Ed Biaggini, Jr., James Chance, Paul Favero, Michael Guttridge, John Lacey, Anthony Machado, Phil Nyberg, Cotton Rosser, Joseph Russ IV, Case Tollenaar, Gary W. Wright.

SUISUN VALLEY BANK
Incorporated April 14, 1980

1010 Empire Street, Fairfield 94533
Tel: (707) 422-8882

Principal Officers: John A. DiMichele, President & Chief Executive Officer; H.L. Spencer, Vice President & Senior Loan Officer; Jacqueline Bell, Vice President & Senior Branch Manager.

Directors: Peter A. Bosco, William Brooks, Edmond Brovelli, Jr., Robert J. Carty, James Geiskopf, Michael Gonzalez.

Parent Company: Napa Valley Bancorp
Branch Offices: (3)

THE SUMITOMO BANK OF CALIFORNIA
Incorporated November 14, 1952

320 California Street, San Francisco 94104
Tel: (415) 445-8000

Principal Officers: Takeyoshi Matsushita, Chairman of the Board; Tadaichi Ikagawa, President & Chief Executive Officer; Naoaki Shibuya, Executive Vice President; Kenichiro Miura, Executive Vice President & Manager; Tamotsu Ohno, Vice President, Cashier, Treasurer & Manager.

Directors: Sakaye Aratani, Richard C. Blum, Stanley L. Cocks, Paul L. Davies, Jr., Tsutomu Hiramatsu, Sho Iino, Tadaichi Ikagawa, Masami Kobashi, Takeyoshi Matsushita, Kenichiro Parachini, Yoshimi Shibata, Naoaki Shibuya, Makato Sugamura, Masataka Takenoue.

Parent Company: The Sumitomo Bank, Limited
Branch Offices: (47)
Authorized to engage in trust business.

SUMMIT BANK
Incorporated June 5, 1981

2969 Broadway, Oakland 94611
Tel: (510) 839-8800

Principal Officers: Shirley W. Nelson, Chairman of the Board & Chief Executive Officer; Leslie A. Hicks, President; Jerald L. Barnes, Executive Vice President & Chief Operating Officer; C. Michael Ziemann, Senior Vice President, Chief Financial Officer & Cashier; Denise Dodini, Joseph Ferreira, Micki M. Meade, Vice Presidents & Loan Officers.

Directors: Robert A. Ellsworth, George H. Hollidge, Martin C. Kauffman, Thomas F. Louderback, Jr., Kikuo Nakahara, Shirley W. Nelson, Barbara J. Williams.

Parent Company: Summit Bancshares, Inc.
Subsidiary: Summit Equities, Inc.
Branch Offices: (2)

SUN COUNTRY BANK
Established September 17, 1990

19181 Town Center Drive, Apple Valley 92308
Tel: (619) 240-2262

Principal Officers: Clifford S. Blocker, Chairman of the Board; Lance W. Anderson, President & Chief Executive Officer; Patricia K. Nickell, Vice Chairman; E.W. Lemoine, Senior Vice President, Chief Financial Officer & Cashier; Thomas J. Engler, Vice President/SBA; Karen Howard, Vice President/Loans, Remo M. Vecchi, Corporate Secretary.

Directors: Charito V. Barter, Clifford S. Blocker, Joseph J. Camera, Steve Cropsey, Elizabeth Daily, Irving Lee, Patricia K. Nickell, Joseph Smith, Remo M. Vecci.

SUNRISE BANK OF CALIFORNIA
Established October 14, 1981

5 Sierragate Plaza, Roseville 95678
Tel: (916) 786-7080

Principal Officers: James R. Daley, Chairman of the Board, President & Chief Executive Officer; James Beckwith, Senior Vice President & Chief Financial Officer; Sophia Itskovsky, Senior Vice President & Cashier; James Jordan, Senior Vice President, Loan Administration; Walt Stratton, Senior Vice President, Real Estate.

Directors: James R. Daley, Donald E. Leary, Leon D. Lewis, Sean E. McCarthy, Ramesh Pitamber, M. Randy Randazzo, Ronald F. Stempek, Paul C. Wagner, Doris Ward.

Parent Company: Sunrise Bancorp
Branch Offices: (2)

SUNWEST BANK
Incorporated September 18, 1969

535 E. First Street, Tustin 92680
Tel: (714) 832-5200

Principal Officers: James G. Lesieur, III, President & Chief Executive Officer; Richard C. Reid, Senior Vice President/Corporate Development; Kenneth S. Fraser, Senior Vice President/Credit Administration.

Directors: J. David Cheshier, John B. Joseph, James G. LeSieur, III, Lacy G. Marlette, Jr., William J. Mylymok, Ronald R. White.

Parent Company: West Coast Bancorp
Subsidiary: Sunwest Leasing Corp.
Branch Offices: (4)

TEHAMA COUNTY BANK
Established August 30, 1984

237 South Main Street, Red Bluff 96080
Tel: (916) 529-0436

Principal Officers: Daniel B. Cargile, President & Chief Executive Officer; David L. Roberts, Senior Vice President & Senior Loan Officer; Frank Onions, Vice President & Cashier.

Directors: Hal Arnest, Louis Bosetti, Daniel B. Cargile, Harry Dudley, Garry Fish, O.D., Max Froome, Joanne Greene, Gregg Guffrey, M.D., Orville Jacobs, Gary Katz, John Koeberer, Ray Lieberenz, Gary Napier, Gene Penne, Terry Rust.

Branch Office: (1)

TIMBERLINE COMMUNITY BANK
Established June 23, 1980

123 North Main Street, Yreka 96097
Tel: (916) 842-6191

Principal Officers: Robert J. Youngs, President & Chief Executive Officer; Roger E. Ebert, Senior Vice President & Loan Administrator; Helen Gaulden, Cashier & Vice President.

Directors: R. Banning, G.J. Collins, Charles J. Cooley, Richard S. Day, Norman E. Fiock, D. Hilton, Elmo M. Smith, Robert S. Youngs.

Branch Offices: (7)
Authorized to engage in trust business.

TOKAI BANK OF CALIFORNIA
Incorporated March 25, 1963

534 West Sixth Street, Los Angeles 90014
Tel: (213) 972-0200

Principal Officers: Ryuichi Kato, Chairman of the Board; Takashi Inouchi, President; J. Richard Belliston, Executive Vice President & Chief Financial Officer; Robert Altobello, Nobuhiro Amano, Executive Vice Presidents; Bruce Barnum, Kenichi Ito, Richard Koon, Tommy Nakachi, Takanori Nakano, Robert Reider, Douglas Weld, Senior Vice Presidents.

Directors: Nobuhiro Amano, Abraham Hovsepian, Takashi Inouchi, Kenichi Ito, Hideki Kasahara, Ryuichi Kato, Charles R. Lees, Takanori Nakano, William Overfelt, Thomas D. Phelps, Esq., Shuzo Sato, Tim K. Siu, M.D., James Thomas.

Parent Company: The Tokai Bank, Ltd.
Branch Offices: (12)

TRANS-WORLD BANK
Incorporated January 14, 1953

15233 Ventura Blvd., Sherman Oaks 91403
Tel: (818) 783-7501

Principal Officers: David H. Hender, President & Chief Executive Officer; Mel Moss, Executive Vice President; Howard J. Stanke, Charles Whitmore, Executive Vice Presidents; Elizabeth A. Nielsen, Vice President, Corporate Secretary.

Directors: Douglas Bernards, Alvin Blaine, Louis J. Galen, David H. Hender, Warren Kingsley, Ralph E. Phillips, Jr.

Parent Company: TransWorld Bancorp
Branch Offices: (8)

TRI-COUNTIES BANK
Incorporated June 26, 1974

15 Independence Circle, Chico 95926
Tel: (916) 898-0300

Principal Officers: Alex A. Vereschagin, Jr., Chairman of the Board; Robert H. Steveson, President & Chief Executive Officer; Joan Jones, Executive Vice President, Chief Administrative Officer & Chief Financial Officer; Carroll Taresh, Executive Vice President, Chief Operating Officer & Chief Lending Officer; Dan Herbert, Vice President\Loan Production.

Directors: Everett B. Beich, William J. Casey, DeWayne E. Caviness, Craig S. Compton, Sankey M. Hall, Jr., Fred Hignell, III, Brian D. Leidig, Wendell J. Lundberg, Donald E. Murphy, Rodney W. Peterson, Robert J. Stern, Robert H. Steveson, Alex A. Vereschagin, Jr.

Parent Company: TriCo Bancshares
Subsidiaries: Shasta Securities Corporation, TCB Real Estate Corporation.
Branch Offices: (13)

TRUCKEE RIVER BANK
Incorporated March 19, 1980

10181 Truckee-Tahoe Airport Road, Truckee 96161
Tel: (916) 582-3000

Principal Officers: Thomas J. Faragher, President & Chief Executive Officer; William H. McGaughey, Executive Vice President & Chief Operations Officer.

Directors: Patricia F. Callahan, Thomas J. Faragher, Jerold T. Henley, A. Morgan Jones, Jack V. Leonesio, William McClintock, A. Milton Seymour, William L. Stephens, Donald G. Strand, Glen R. Stice, Thomas Watson, Charles C. White.

Parent Company: Sierra Tahoe Bancorp
Subsidiary: Sierra Tahoe Servicing Company, Inc., dba Truckee River Computing Company, Sierra Tahoe Mortgage Company, Inc.
Branch Offices: (6)

U. S. BANK OF CALIFORNIA
Established September 7, 1910

649 Lincoln Way, Auburn 95603
Tel: (916) 823-7283

Principal Officers: Stuart R. Foster, Chief Executive Officer; Paul Devore, Chief Financial Officer & Cashier; Albert M. French, Executive Vice President & Senior Lending Officer; C. Dan Carpenter, Executive Vice President - Distribution; Daniel J. Doyle, Executive Vice President (Commercial).

Directors: Robert Brunmeir, Daniel J. Doyle, Richard W. Eichhorn, John D. Eskildsen, Stuart R. Foster, Robert D. Geddes, Bruce D. Roberts.

Parent Company: U.S. Bancorp
Branch Offices: (40)

UNION BANK
Incorporated October 29, 1952

350 California Street, San Francisco 94104-1476
Tel: (415) 445-0200

Principal Officers: Jiro Ishizaka, Chairman of the Board; Taisuke Shimizu, President & Chief Executive Officer; Kanetaka Yoshida, Vice Chairman of the Board & Chief Financial Officer; Richard C. Hartnack, Donne P. Moen, Vice Chairmen of the Board.

Directors: Alexander D. Calhoun, Richard D. Farman, William F. Ford, Herman E. Gallegos, Richard C. Hartnack, Author E. Hughes, Jiro Ishizaka, Koretsugu Kodama, Roger L. Manfred, Mary S. Metz, Donne P. Moen, Sidney R. Petersen, Taisuke Shimizu, John B. Slaughter, Kageyuki Tatsuke, Toshikazu Terasawa, Arthur V. Toupin, Kanetaka Yoshida, Kenji Yoshizawa.

Parent Company: The Bank of Tokyo, Ltd.
Subsidiaries: Bankers Commercial Corporation, Cal First Properties, Inc., Market Investment Services Corporation, Stanco Properties, Inc., UB Equities, Inc., UB Leasing, Inc., Union Bank Realty Co., Union Commercial Funding Corporation, Union Venture Corporation, Unionbanc Leasing Corporation, UB Mortgage Corp., UB Properties, Inc.
Branch Offices: (184)
Authorized to engage in trust business.

UNION SAFE DEPOSIT BANK
Incorporated April 21, 1897

327 E. Main Street, Stockton 95202
Tel: (209) 946-5011

Principal Officers: Don R. Stewart, Chairman of the Board; C. Joseph Crane, President; Raymond C. Graetz, Executive Vice President & Cashier; Ronald W. Briw, Senior Vice President, Credit Administration; Douglas B. Wied, Senior Vice President & Trust Officer; Clint S. Chew, Senior Vice President & Chief Financial Officer; Donald V. Sweeney, Senior Vice President-Audit/Compliance.

Directors: Luis Arismendi, C. Joseph Crane, Ralph W. Hickinbotham, George B. Lagorio, Ralph B. McClure, George A. Malloy, Richard S. Prince, Jay Roek, Arthur J. Snell, Don R. Stewart.

Subsidiary: Union Safe Service Corporation
Branch Offices: (12)
Authorized to engage in trust business.

UNITED AMERICAN BANK
Established June 1, 1983

9113 Bolsa Avenue, Westminster 92683
Tel: (714) 898-9292

Principal Officers: Andrew C. Yip, President & Chief Executive Officer; Dora Wisner, Senior Vice President; Francois Canavaggio, Executive Vice President; Jeffrey Ma, Tina Mac, Vice President, Branch Managers.

Directors: Dr. Donald Booth, Han Khon Ngo, Topaz Tran, Dr. Phil Trinh, Shane Wang.

Branch Office: (1)

UNITED PACIFIC BANK
Established May 11, 1982

910 North Hill Street, Los Angeles 90012
Tel: (213) 625-0251

Principal Officers: Sjamsul Nursalim, Chairman of the Board; William T.C. Lu, President & Chief Executive Officer; William H. Chu, Executive Vice President & Chief Operating Officer; Terry Manning, Senior Vice President, Cashier & Chief Financial Officer; B. Peter Knudson, Senior Vice President & Chief Credit Officer.

Directors: Prijatna Atmadja, William H. Chu, Prakoso Himawan, Howell Keezell, William T.C. Lu, Dominic Ng, Sjamsul Nursalim, Kendall Raine.

Branch Office: (1)

UNITED VALLEY BANK
Incorporated December 3, 1975

400 West Visalia Road, Farmersville 93223
Tel: (209) 747-1201

Principal Officers: Dominic Faruzzi, Chairman of the Board; John W. Glover, Chief Financial Officer; Harroll Wiley, Chief Loan Officer; Case Droogh, Secretary.

Directors: Case Droogh, Dominic Faruzzi, Gerald Righetti, Harroll Wiley.

Parent Company: United Valley Financial
Branch Offices: (2)

UPLAND BANK
Established March 12, 1984

100 North Euclid Avenue, Upland 91786
Tel: (714) 946-2265

Principal Officers: Joseph A. Borba, Chairman of the Board; James S. Cooper, President & Chief Executive Officer; Joyce A. Morrow, Senior Vice President & Cashier; Thomas G. Sauchelli, Senior Vice President & Loan Administrator; Cheryl A. Moyer, Vice President & Credit Administrator; Kitty L. Hill, Jack E. Morris, Richard E. Price, Bernadette Quincey, Vice Presidents.

Directors: Joseph A. Borba, James S. Cooper, Harry C. Crowell, Roger M. Jaska, John L. McCallum, Leland C. Scheu.

Branch Offices: (3)

VALLEY BANK
Established June 6, 1960

24010 Sunnymead Blvd., P.O. Box 188,
Moreno Valley 92556
Tel: (714) 242-1174

Principal Officers: John Y. Barbee, Chairman of the Board; Merle D. Courson, President & Chief Executive Officer; Frederick E. Wagner, Executive Vice President; Shirley L. Harless, Senior Vice President & Chief Financial Officer; Bonnie Parrott, Vice President.

Directors: Marion Ashley, John Y. Barbee, Merle D. Courson, Willow I. Decker, John C. Gless, Shirley L. Harless, Kenneth L. Ray, Arthur W. Swarner, Fred E. Wagner, George E. Wilson.

Subsidiary: 2 County Developers, Inc.
Branch Offices: (6)

VALLEY COMMERCIAL BANK
Incorporated August 18, 1981

1031 East Waterloo Road, Stockton 95205
Tel: (209) 941-2265

Principal Officers: Lonnie R. Beck, Chairman of the Board & President; Harold G. Giomi, Chief Executive Officer; Ida Rennie, Executive Vice President & Chief Financial Officer; Michael D. Wells, Executive Vice President & Senior Credit Administrator.

Directors: Lonnie R. Beck, Mitchell P. Kleier, Jeanette Michaels, Albert Sanguinetti, Marvin H. Van De Pol.

Branch Office: (1)

VALLEY INDEPENDENT BANK
Incorporated March 31, 1980

1448 Main Street, El Centro 92243
Tel: (619) 352-5000

Principal Officers: Dennis L. Kern, President & Chief Executive Officer; L.W. 'Bill' Gates, Executive Vice President; Tony Swartz, Senior Vice President; Peggy Artrup, Ravenel Billings, Edith Henderson, Jeffrey Thomas Hester, Robert Mapes, Martin Plourd, Keith Simmonds, Vice Presidents.

Directors: Gordon Belson, Steve Ellison, Norman H. Fitz-Henley, Richard D. Foss, Dennis L. Kern, Ed McGrew, Jay B. Pugh, Jack Skinner.

Branch Offices: (3)

VERDUGO BANKING COMPANY
Established August 19, 1991

500 North Brand Boulevard, Glendale 91203
Tel: (818) 549-1000

Principal Officers: Eugene D. Fortner, Chairman of the Board; Larry S. Scherzer, Vice Chairman; Raymond C. Dumser, President & Chief Executive Officer; Cole W. Minnick, Senior Vice President & Chief Financial Officer; Edward E. Gregg, Senior Vice President & Senior Credit Officer; Ellen R. Williams, Vice President & Manager.

Directors: Kenneth J. Bowen, Lawrence W. Dam, Raymond C. Dumser, Eugene D. Fortner, William H. Gregory, Michael F. Maluccio, S. Lee Ross, John F. Sargeant, Larry S. Scherzer, Joseph H. Valentine, Douglas D. Waldron, Jr., John L. Withers, Jr.

THE VINTAGE BANK
Incorporated July 30, 1984

1500 Soscol Avenue, Napa 94559-1314
Tel: (707) 257-8585

Principal Officers: Terry L. Robinson, President & Chief Executive Officer; Kathi Metro, Vice President & Senior Loan Officer; Joan M. McDaniel, Vice President/Operations, Wyman G. Smith, III, Corporate Secretary.

Directors: Sandra H. Funseth, David B. Gaw, Houghton Gifford, William L. Kastner, Harlan R. Kurtz, Thomas H. Lowenstein, Thomas F. Malloy, Carolyn D. Sherwood, Terry L. Robinson, James E. Tidgewell, Joseph R. Vallerga.

Branch Office: (1)

VISALIA COMMUNITY BANK
Incorporated July 30, 1976

128 East Main Street, Visalia 93291
Tel: (209) 625-8733

Principal Officers: William C. Hahesy, Sr., Chairman of the Board; Eugene C. Ulrich, President & Chief Executive Officer; Cynthia A. Manocchio, Senior Vice President & Chief Financial Officer; Robert L. Bates, Senior Vice President & Senior Credit Officer; Gregory A. Sherman, Senior Vice President, Mortgage Banking Division.

Directors: Richard J. Artis, John B. Castiglione, M.D., F.T. Elliott, Jr., F.T. Elliott, III, Margaret K. Elliott, Jonathan Graves, William C. Hahesy, Sr., Thomas W. Peltzer, Lloyd C. Pendegraft, Stanley S. Simpson, Jr., Mary Louise Vivier.

Subsidiary: VICOM Land Development Corporation
Branch Office: (1)

WESTERN BANK
Incorporated April 10, 1973

1251 Westwood Blvd., Los Angeles 90024
Tel: (213) 477-2401

Principal Officers: Hugh Smith, Chairman of the Board & Chief Executive Officer; Joseph J. Digange, President; Austin V. Casey, Executive Vice President; James D. McDowell, Senior Vice President & Cashier.

Directors: Joseph J. Digange, Harvey Flax, Lewis Gravante, Jr., Richard G. Martin, Angelo Minardi, Joseph D. Pinsky, Paul R. Puma, Hugh S. Smith, Jr.

Subsidiary: WBC Management Co., Inc.
Branch Offices: (3)

WESTERN COMMUNITY BANK
Incorporated August 28, 1979

321 East Sixth Street, Corona 91719
Tel: (714) 734-4110

Principal Officers: S. Eugene Stroud, Chairman of the Board; James A. Verplancke, President & Chief Executive Officer; Arthur R. Seidler, Secretary; Charles R. Wood, Senior Vice President & Senior Loan Officer; Karen S. Douglas, Vice President, Chief Financial Officer & Assistant Secretary.

Directors: Albert Agins, John Bos, Josephine DeBos, Ernest McGuire, Ezekiel Mejia, George E. Padgett, Jr., Gary Roberts, Arthur R. Seidler, S. Eugene Stroud, Harold Tollerup, John E. Vanderbur, James A. Verplancke.

Subsidiary: Western Community Bank Investment, Inc.
Branch Offices: (3)

WESTERN STATE BANK
Established October 27, 1980

1801 E. Huntington Drive, Duarte 91010
Tel: (818) 357-9611

Principal Officers: Jose T. Dungo, Acting President & Chief Executive Officer; Victor Q. Magsarili, Executive Vice President; Roberto B. Espiritu, Corporate Secretary.

Directors: Edgardo L. Arcinue, M.D., Edith Brothers, Simeon Cua, Rene Fruto, Bernard C. Go, Ronald J. Miller, Pharm D., Hermie Ongkeko, Eugene C. Rothenberger.

Branch Office: (1)

WESTSIDE BANK
Incorporated August 21, 1980

60 West 10th Street, Tracy 95376
Tel: (209) 836-5500

Principal Officers: James H. Foster, President & Chief Executive Officer; Dennis R. Hurst, Executive Vice President & Senior Lending Officer.

Directors: Dale Adams, Harry Avila, Wayne Bennett, Frank Capilla, Dick Clancy, Joseph Colmery, James H. Foster, Keith Fraser, Donald J. Gehb, Ron Janess, Ralph Juhl, Don Lindsey, Thomas F. Matthews, Jim McKenna, Ralph Mendelson, Harry Sheppard, Steve Simi.

Parent Company: California Bancshares, Inc.
Subsidiary: Site West Land Company
Branch Offices: (3)

WESTSIDE BANK OF SOUTHERN CALIFORNIA
Established July 16, 1990

11925 Wilshire Boulevard, Los Angeles 90025
Tel: (213) 473-1531

Principal Officers: Joseph L. Borda, Chairman of the Board, President & Chief Executive Officer; Evie Romero, Executive Vice President & Chief Operating Officer; Bob Adkins, Senior Vice President & Chief Financial Officer; Laurie Duncan, Senior Vice President & Chief Lending Officer; Jitka Petrik, Vice President, Finance Controller.

Directors: Joseph L. Borda, Evie Romero, Thomas Kneafsey, Richard C. Martin, William Martin, John O'Keefe, Jr., A.F. Osterloh, III.

Subsidiary: Wilshire West, Inc.
Branch Office: (1)

WILSHIRE STATE BANK
Incorporated May 12, 1980

3200 Wilshire Boulevard, Los Angeles 90010
Tel: (213) 387-3200

Principal Officers: Peter Ahn, Chairman of the Board & Chief Executive Officer; Don A. Miller, Senior Vice President & Chief Financial Officer, William E. Hacker, Senior Vice President & Senior Loan Officer.

Directors: Peter H. Ahn, Mel Elliot, Samuel Greenfield, Steven Koh, Richard Y. Lim, Fred F. Mautner, Harry Siafaris, Forrest I. Stichman.

Subsidiary: WSB Development Co.
Branch Offices: (2)

YOSEMITE BANK
Incorporated November 8, 1976

5371 Highway 49 North, Mariposa 95338
Tel: (209) 966-3777

Principal Officers: Sherman Kishi, Chairman of the Board; Thomas C. Dowlan, President; Glenn E. Sutherland, Senior Vice President & Chief Financial Officer; Lorelei Begley, Vice President & Chief Administrative Officer; Robert C. Eckart, Vice President & Credit Administrator; Richard S. Gimblin, Secretary.

Directors: James Bardini, Ken Berg, Thomas C. Dowlan, William A. Freeman, Sherman Kishi, Bobby J. Reder, Roger Wood, Steve Welch.

Subsidiary: YB Real Estate, Inc.
Branch Offices: (4)

SELECTED CORPORATE INFORMATION - CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS

ABN-AMRO BANK N.V.
Incorporated in the Netherlands, February 7, 1824

300 South Grand Avenue, Suite 1115, Los Angeles 90071
Tel: (213) 687-2050

Principal Officers: James S. Thompson III, Senior Vice President & Manager (Los Angeles); Ricardo Larrabure, Senior Vice President & Manager (San Francisco).

Additional office: San Francisco

AKTIVBANKEN A/S
Established in Denmark, 1854

333 West Broadway, Long Beach 90802
Tel: (310) 435-6031

Principal Officers: Erik Holm, Executive Vice President & General Manager; Rafael Yu Gotauco, Vice President & Controller; William T. Woodward, Vice President; Carsten Heering, Assistant Manager.

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
Established in Australia, 1835

725 South Figueroa Street, Suite 3290,
Los Angeles 90017
Tel: (213) 955-7200

Principal Officers: Michael N. Flower, Senior Vice President; Mary Ann D. Kuzmickas, Vice President/Controller Financial Accounting.

BANCA COMMERCIALE ITALIANA
Incorporated in Italy, 1894

555 South Flower Street, Los Angeles 90071
Tel: (213) 624-0440

Principal Officers: Giuliano Lombardi, Senior Vice President and Manager; Anthony Antoun, Richard Iwaniczki, Guillermo Schmidle, Jack Wityak, Vice Presidents; Moufid Hanna, Assistant Vice President and Controller.

BANCA NAZIONALE DEL LAVORO
Incorporated in Italy, 1913

660 South Figueroa Street, Suite 1900,
Los Angeles 90017
Tel: (213) 622-1400

Principal Officers: Giorgio Marra, First Vice President & Manager; John J. Farrell, William Fehlen, Alphons Smit, Vice Presidents; Marianne Boylan, Virginia Hart, Robert Petel, Assistant Vice Presidents; Alex Camba, Claudio Vaccari, Assistant Secretaries.

BANCA SERFIN, S.N.C.
Incorporated in Mexico, 1884

One Wilshire Building, Suite 1706,
624 South Grand Avenue
Los Angeles 90017
Tel: (213) 955-0749

Principal Officers: Alejandro Garcia, Vice President & Agent; Hugo Fiorentini, Vice President & Controller; Arturo Chaltelt, Manager, Business Development, Credit & Treasury; Alejandro Cabezut, Manager, Foreign Investment & Maquiladoras.

BANCO AGRICOLA COMERCIAL DE EL SALVADOR
Established in El Salvador, March, 1955

1001 South Vermont Avenue, Suite 110,
Los Angeles 90006
Tel: (213) 388-0502

Principal Officers: Guillermo Lacayo Lopez, Manager (Los Angeles); Julio F. Melara Jule, Manager (San Francisco); Salvador Manuel Rivera, Manager (Huntington Park).

Additional Offices: San Francisco, Huntington Park

BANCO BILBAO VIZCAYA, S.A.
Incorporated in Spain, October 1, 1988

580 California Street, San Francisco 94104
Tel: (415) 392-2530

Principal Officers: Alfonso Balda, Senior Vice President & Agent; Elias J. Beniflah, Vice President and Deputy Agent.

BANCO CENTRAL HISPANOAMERICANO, S.A.
Incorporated in Spain, December 6, 1919

505 Sansome Street, San Francisco 94111-3172
Tel: (415) 398-6333

Principal Officers: Jose A. Cruz, Manager & Agent; Ricardo Gomez-Fabra, Controller; Irene M. Fernandez, Operations Manager.

BANCO DI ROMA
Incorporated in Italy, March 9, 1880

One Montgomery Street, Telesis Tower, Suite 2200, San Francisco 94104
Tel: (415) 398-6500

Principal Officers: Alexander Voller, Senior Vice President & Manager; Augusto Bianchi, First Vice President; Paul DeRoover, David O. Matson, Thomas C. Woodruff, Vice Presidents.

BANCO DI SICILIA
Incorporated in Italy, 1860

333 South Grand Avenue, Los Angeles 90071
Tel: (213) 687-8337

Principal Officers: Alessandro Laguercia, Vice President & Manager; Michael Massarelli, Luigi Malesci, Vice Presidents.

BANCO DO BRASIL, S.A.
Incorporated in Brazil, October 12, 1808

540 California Street, San Francisco 94104
Tel: (415) 398-4814

Principal Officers: Cleber Da Motta Valle, Manoel Espirito Santo, General Managers; Socrates B. Mendes Jr., Evandro L. Oliveira, Deputy General Managers.

Additional Office: Los Angeles

BANCO DO ESTADO DE SAO PAULO S.A.
Incorporated in Brazil, November 4, 1926

101 California Street, San Francisco 94111
Tel: (415) 781-7184

Principal Officers: Luiz Antonio Prado Brandao, General Manager; Vera B. Bragio, Manager; James M. Dietz, Trader; Leslie J. Pool, Operations Supervisor.

BANCO EXTERIOR DE ESPANA, S.A.
Established in Spain, 1929

515 South Figueroa Street, Suite 1960, Los Angeles 90071
Tel: (213) 622-2100

Principal Officers: Mariko Miyazaki, First Vice President & Deputy General Manager; Inez De La Cruz Tamer, Assistant Vice President & Operations Manager.

BANCO NACIONAL DE MEXICO, S.A.
Incorporated in Mexico, June 1, 1884

800 West Sixth Street, Suite 1616, Los Angeles 90017
Tel: (213) 624-6225

Principal Officers: Milton Spidle, Vice President & General Manager; Barry Barnes, Deputy General Manager.

BANCO POPULAR DE PUERTO RICO
Incorporated in Puerto Rico, October 5, 1893

354 South Spring Street, Los Angeles 90013
Tel: (213) 626-1160

Principal Officers: Manuel Remon, Vice President; Carlos Sanches, Second Vice President.

BANCOMER, SOCIEDAD NACIONAL DE CREDITO
Incorporated in Mexico, October 15, 1932

444 South Flower Street, Suite 100, Los Angeles 90071
Tel: (213) 489-7245

Principal Officers: Gustavo Graham, Senior Vice President & General Manager; Jose Antonio Ramirez, Vice President & Deputy General Manager; Edgar Calderon, E.D.P. Manager; Anthony M. Cortese, Vice President/Controller; Marisa de Rojas, Senior Manager/Internal Auditor; Clara Shokat-Fadai, Senior Administration Manager.

BANGKOK METROPOLITAN BANK, LIMITED
Incorporated in Thailand, August 21, 1950

555 Montgomery Street, Suite 1000, San Francisco 94111
Tel: (415) 392-1580

Principal Officers: Viramit Tejapaibul, Executive Vice President & Area Manager; Sukich Palavivatana, Vice President & Agent.

BANK BUMIPUTRA MALAYSIA BERHAD
Incorporated in Malaysia, October 1, 1965

655 South Hope Street, 10th Floor, Los Angeles 90017
Tel: (213) 627-4711

Principal Officers: Ahmad Mohd Nor, General Manager-Agent; Kamal Bidi, Assistant General Manager & Chief Dealer.

BANK DAGANG NEGARA
Incorporated in Indonesia, April 11, 1960

3457 Wilshire Boulevard, Suite 202, Los Angeles 90010
Tel: (213) 384-4404

Principal Officers: Gutomo Wasito, General Manager; Entos Tosim, Deputy General Manager.

BANK HAPOALIM B.M.
Incorporated in Israel, 1921

6222 Wilshire Boulevard, Los Angeles 90048
Tel: (213) 937-2322

Principal Officers: Shmuel Shakked, Senior Vice President & West Coast Manager; David L. Ruggeri, Vice President & Chief Operating Officer.

Additional Office: San Francisco

BANK LEUMI LE-ISRAEL B.M.
Incorporated in Israel, May 1, 1951

9731 Wilshire Boulevard, Beverly Hills 90212
Tel: (213) 278-7001

Principal Officers: David Nochimowski, Executive Vice President; Anthony M. Orzada, First Vice President; J. Adams, Y. Arazi, C. Carmeli, H. Hiura, L. Katchmar, R. Kosof, H. Meyer, M. Paran, I. Pinsker, R. Shore, I. Shvili, B. Velic, Vice Presidents.

Additional Office: Encino

BANK MELLI IRAN
Incorporated in Iran, September 8, 1928

818 Wilshire Boulevard, Los Angeles 90017
Tel: (213) 624-7495

Principal Officer: M. Ali Atabakhsh, Chief Agent; A.A. Taghati, Assistant Manager.

BANK OF COMMUNICATIONS CO., LTD.
Established in Taiwan, 1907

333 West San Carlos Street, Suite 100, San Jose, 95110
Tel: (408) 283-1888

Principal Officers: Liang-Yuh Tseng, Senior Vice President & General Manager; Samuel C.S. Lin, Vice President & Deputy General Manager; James M.C. Chen, Manager-Administration Department.

BANK OF GUAM
Incorporated in Guam, March 13, 1972

404 Montgomery Street, San Francisco 94104
Tel: (415) 392-1670

Principal Officer: Lolita H. Rosario, Vice President & Manager.

BANK OF INDIA
Established in India, 1906

555 California Street, Suite 4444, San Francisco 94104
Tel: (415) 956-6326

Principal Officer: Ajeet Varma, Vice President & Manager.

THE BANK OF NOVA SCOTIA
Incorporated in Canada, 1832

101 California Street, Suite 4800, San Francisco 94111
Tel: (415) 986-1100

Principal Officers: J. S. York, Vice President & Agent; B. L. Ogmundson, Vice President; M.C. Conroy, Senior Assistant Agent.

BANK OF SEOUL
Incorporated in Korea, December 1, 1959

707 Wilshire Boulevard, Suite 1950, Los Angeles 90017
Tel: (213) 680-9487

Principal Officers: Woo Taek Chung, General Manager; Jong Suk Kim, Kyung Kim, Deputy General Managers.

THE BANK OF TOKYO, LIMITED
Incorporated in Japan, December 17, 1946

445 South Figueroa Street, Los Angeles 90071
Tel: (213) 236-6100

Principal Officers: Kageyuki Tatsuke, Takashi Kitamine, General Managers; Yukio Tagawa, Charles R. Williamson, Deputy General Managers.

Additional Office: San Francisco

THE BANK OF YOKOHAMA, LTD.
Incorporated in Japan, 1920

777 South Figueroa Street, Suite 700, Los Angeles 90017
Tel: (213) 629-0007

Principal Officers: Toshimitsu Sakakibara, General Manager & Agent; Yoshiki Yamazaki, Deputy General Manager; Toshiaki Hayakawa, Satoshi Iwata, Chiharu Nakamura, Assistant General Managers.

BANQUE INDOSUEZ
Incorporated in Paris, 1875

333 South Grand Avenue, Suite 2040, Los Angeles 90071
Tel: (213) 614-1800

Principal Officers: Steven Poretzky, First Vice President & Manager, L.A. Branch; Heinz Hofmann, Vice President & Operations Manager; Michael J. Stewart, Vice President, Corporate Banking.

BANQUE NATIONALE DE PARIS
Incorporated in France, July 4, 1966

180 Montgomery Street, San Francisco 94104
Tel: (415) 956-0707

Principal Officers: Jean-Pierre Bernard, General Manager; John Wong, Vice President & Administration Manager; William Murphy, Vice President & Comptroller; Donald Hart, Vice President & Treasurer; Christian Morio, Vice President & Manager, Los Angeles Agency.

Additional Office: Los Angeles

BANQUE PARIBAS
Incorporated in France, 1872

2029 Century Park East, Suite 3900, Los Angeles 90067
Tel: (310) 551-7300

Principal Officers: Alan E. McLintock, Regional General Manager (Western States); Patrick Menard, General Manager, Los Angeles Agency.

BARCLAYS BANK PLC
Incorporated in England, 1836

388 Market Street, Suite 1700, San Francisco 94111
Tel: (415) 765-4700

Principal Officers: David J. Welch, Executive Vice President & Agent, San Francisco; Daniel Chiles, George Don, James Hatter, Christopher Levy, Directors; Sharon Mannacio, Vice President, Administration & Deputy Agent, San Francisco.

BAYERISCHE VEREINSBANK AG
(UNION BANK OF BAVARIA)
Incorporated in Germany, May 8, 1869

800 Wilshire Boulevard, Suite 1600, Los Angeles 90017
Tel: (213) 629-1821

Principal Officer: Alan C. Babcock, Vice President & Manager; Christine Taylor, Vice President; John Carlson, Assistant Vice President; Jarunee Hanpachern, Assistant Vice President.

CANADIAN IMPERIAL BANK OF COMMERCE
Incorporated in Canada, August 15, 1866

300 South Grand Avenue, Suite 2700, Los Angeles 90071
Tel: (213) 617-6200

Principal Officer: Glenn R. Pittson, Senior Agent.

Additional Office: San Francisco

CHANG HWA COMMERCIAL BANK, LTD.
Established in Taiwan, September 7, 1989

333 South Grand Avenue, Suite 600, Los Angeles 90071
Tel: (213) 620-7200

Principal Officers: David Huang, Senior Vice President & General Manager; Joe Shaio, Frank Tu, Vice Presidents; Fred Lai, Shen Sun, Assistant Vice Presidents; Grace Li, Manager.

CHEKIANG FIRST BANK, LIMITED
Incorporated in Hong Kong, August 11, 1950

360 Pine Street, San Francisco 94104
Tel: (415) 434-0783

Principal Officer: Chung H. Fung, Senior Vice President.

THE CHIBA BANK, LTD.
Established in Japan, March, 1943

444 South Flower Street, Suite 1430, Los Angeles
Tel: (213) 627-7111

Principal Officers: Takeo Sakai, Senior Deputy General Manager; Hiromichi Takada, General Manager.

CHO HUNG BANK
Incorporated in Korea, February 19, 1897

601 California Street, Suite 1502, San Francisco 94108
Tel: (415) 788-7850

Principal Officers: Sung Jai Choi, Agent; Young Kyu Jun, Jung Tak Lee, Deputy Agents.

THE CHUO TRUST & BANKING CO., LTD.
Incorporated in Japan, 1962

725 South Figueroa Street, #1700, Los Angeles 90017
Tel: (213) 624-0465

Principal Officers: Bunya Maruo, General Manager; Toshiro Harada, Deputy General Manager; Keiji Hayashi, Senior Manager; Yoshimi Matono, Yuichi Takata, Managers.

THE COMMERCIAL BANK OF KOREA, LTD.
Incorporated in Korea, January 30, 1899

611 West Sixth Street, Los Angeles 90017
Tel: (213) 625-0275

Principal Officers: Jong Tae Doh, General Manager & Agent; Sang Ho Chung, Tae Sik Kang, Deputy General Managers.

COMMERZBANK AKTIENGESELLSCHAFT
Incorporated in Germany, 1870

660 South Figueroa Street, Suite 1450,
Los Angeles 90017
Tel: (213) 623-8223

Principal Officers: Robert Hochhalter, Senior Vice President & Manager; Steven F. Larsen, Vice President.

COMMONWEALTH BANK OF AUSTRALIA
Established in Australia, 1959

600 Wilshire Boulevard, Suite 700, Los Angeles 90017
Tel: (213) 689-4702

Principal Officers: Al A. Galluzzo, Senior Vice President; Jeanne R. Sherman, Vice President.

CREDIT LYONNAIS
Incorporated in France, 1863

515 South Flower Street, Los Angeles 90071
Tel: (213) 627-3200

Principal Officer: Martin A. Avidan, Vice President & Manager.

Additional Office: San Francisco

CREDIT SUISSE
Incorporated in Switzerland, July 5, 1856

800 Wilshire Boulevard, Suite 800, Los Angeles 90017
Tel: (213) 489-2720

Principal Officers: William C. Brooks, Daniel Gutmann, James P. Haddad, Frank Meister, Philippe M. Monney, Dodge E. Moore, Robert C. Sheedy, Marilou C. Palenzuela, David J. Wothington, Members of Senior Management.

CREDITO ITALIANO
Incorporated in Italy, 1870

500 South Grand Avenue, Suite 1600, Los Angeles 90071
Tel: (213) 622-2787

Principal Officers: Paolo E. Franceschi, First Vice President & Manager; Sture Devemark, Deputy Manager.

THE DAI-ICHI KANGYO BANK, LTD.
Incorporated in Japan, June 7, 1897

770 Wilshire Boulevard, Los Angeles 90017
Tel: (213) 612-6400

Principal Officers: Masataka Yoshitomi, General Manager & Agent; Shinji Takahashi, Senior Vice President & Joint General Manager.

Additional Office: San Francisco

THE DAIWA BANK, LTD.
Incorporated in Japan, 1918

555 South Flower Street, Suite 4040, Los Angeles 90071
Tel: (213) 489-3600

Principal Officers: Yutaka Watanabe, General Manager; Ritsu Kobayashi, Deputy General Manager; Randall O. Chang, Senior Vice President.

Additional Offices: Los Angeles, San Francisco

DEUTSCHE BANK AG
Established in Germany, March 1870

300 South Grand Avenue, Suite 3950, Los Angeles 90071
Tel: (213) 485-1700

Principal Officers: Michael U. Hotze, Managing Director.

DEVELOPMENT BANK OF SINGAPORE, LTD.
Incorporated in Singapore, 1968

515 South Figueroa Street, Suite 1010,
Los Angeles 90071
Tel: (213) 627-0222

Principal Officer: Foo Hong Lum, General Manager.

DG BANK DEUTSCHE GENOSSENSCHAFTSBANK
Incorporated in West Germany, 1949

660 South Figueroa Street, Suite 1800,
Los Angeles 90017
Tel: (213) 623-1200

Principal Officers: Hans-Christian Ritter, Senior Vice President & Manager; Jonathan R. Hainer, Vice President & Deputy Manager; Stefan H. Hoenicke, Vice President.

DRESDNER BANK AG
Incorporated in Germany, December 1872

725 South Figueroa Street, Suite 3950,
Los Angeles 90017
Tel: (213) 489-5720

Principal Officers: Jon M. Bland, Senior Vice President; Barbara Readick, Vice President; Dennis Blank, Bryan Read, Assistant Vice Presidents.

FIRST COMMERCIAL BANK
(INCORPORATED IN TAIWAN, R.O.C.)
Established in Taiwan, 1899

515 South Flower Street, Suite 1050, Los Angeles 90071
Tel: (213) 362-0200

Principal Officer: Peter W.Y. Lee, Vice President & General Manager.

THE FUJI BANK, LTD.
Incorporated in Japan, 1948

333 South Grand Avenue, Suite 2500, Los Angeles 90071
Tel: (213) 680-9855

Principal Officers: Hidetsune Iseki, General Manager; Takao Endo, Joint General Manager.

Additional Office: San Francisco

HABIB BANK AG ZURICH
Established in Switzerland, August 9, 1967

281 South Figueroa Street, Los Angeles 90012
Tel: (213) 626-2222

Principal Officer: A.M. Motiwala, Senior Vice President.

HANIL BANK, LIMITED
Incorporated in Korea, December 16, 1932

3360 West Olympic Boulevard, Suite 300,
Los Angeles 90019
Tel: (213) 620-0747

Principal Officer: Choul Ju Lee, General Manager & Agent.

THE HOKKAIDO TAKUSHOKU BANK, LTD.
Incorporated in Japan, April 1, 1900

333 South Grand Avenue, Suite 3522, Los Angeles 90017
Tel: (213) 620-9100

Principal Officers: Shigenobu Kotani, General Manager; Toshiyuki Ohba, Senior Deputy General Manager.

THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED
Incorporated in Hong Kong, August 14, 1886

770 Wilshire Boulevard, Los Angeles 90017
Tel: (213) 626-2460

Principal Officer: Victor Naramura, Senior Vice President.

Additional Office: San Francisco

HUA NAN COMMERCIAL BANK, LTD.
Established in Taiwan, January 1919

707 Wilshire Boulevard, Suite 3100, Los Angeles 90017
Tel: (213) 362-6666

Principal Officers: Chuck C.K. Tsai, Vice President & General Manager; George Lu, Assistant Vice President & Deputy General Manager; Joe Chiou, Oliver Hsu, Summer Hsia, Managers.

THE INDUSTRIAL BANK OF JAPAN, LTD.
Incorporated in Japan, March 31, 1902

800 West Sixth Street, Los Angeles 90017
Tel: (213) 628-7241

Principal Officers: Juichi Tsuda, General Manager; Tatsuo Nakasaki, Joint General Manager.

Additional Office: San Francisco

INTERNATIONAL BANK OF SINGAPORE, LTD.
Incorporated in Singapore, April 9, 1974

555 Montgomery Street, Suite 600, San Francisco 94111
Tel: (415) 788-2121

Principal Officers: Ian Chong, Vice President & Agent; Mee Mee Kiong, Senior Officer; Jeffrey Soh, Operations Manager.

ISRAEL DISCOUNT BANK LIMITED
Incorporated in Israel, 1935

206 North Beverly Drive, Beverly Hills 90210
Tel: (310) 275-1411

Principal Officers: David Keinan, First Vice President & Manager; Roland Schwartz, Vice President & Deputy Manager.

KOREA EXCHANGE BANK
Incorporated in Korea, January 30, 1967

660 South Figueroa Avenue, Suite 1250, Los Angeles 90017
Tel: (213) 683-0830

Principal Officers: Johng Won Ahn, General Manager; Hak Joong Hwang, Kwan Kun Yoo, Deputy General Managers.

KOREA FIRST BANK
Incorporated in Korea, July 1, 1929

800 Wilshire Boulevard, #1101, Los Angeles 90017
Tel: (213) 625-7700

Principal Officers: Soo Shin Lee, Agent & General Manager; Won Seoh Chin, Seong Soo Kim, Deputy General Managers; Young Sun Bae, Jin Wan Joo, Chang Ju Lee, Jong Seung Lee, Kwang Hyuk Shim, Managers.

Additional Office: La Palma

KRUNG THAI BANK LIMITED
Established in Thailand, March 14, 1966

707 Wilshire Boulevard, Suite 3150, Los Angeles 90017
Tel: (213) 488-9897

Principal Officers: Viruch Wongnirund, Vice President & Agent; Prasong Puangmalee, Assistant Vice President & Deputy Agent.

THE KYOWA SAITAMA BANK, LTD.
Incorporated in Japan, May, 1945

635 West Seventh Street, Los Angeles 90017
Tel: (213) 626-6266

Principal Officers: Kazuhiro Shibatsuchi, General Manager; Yoshio Fujino, Yuzo Horiike, Senior Deputy General Managers.

LIU CHONG HING BANK, LTD.
Incorporated in Hong Kong, March 17, 1955

601 California Street, San Francisco 94108-2804
Tel: (415) 433-6404

Principal Officers: King Leung Chan, Vice President & Agent; Ki Hong Chan, Deputy Agent; Man Sik Kong, Assistant Agent.

THE LONG-TERM CREDIT BANK OF JAPAN, LTD.
Incorporated in Japan, December 1, 1952

444 South Flower Street, Suite 3700, Los Angeles 90071
Tel: (213) 629-5777

Principal Officers: Keiichiro Yokota, General Manager & Agent; Shuichi Takenaka, Hiromitsu Kunita, Joint General Managers; Takeshi Asakura, Hiroshi Norizuki, Naoshi Sando, Mitsuru Shiga, Shoji Tajima, Motokazu Uematsu, Deputy General Managers.

THE MITSUBISHI BANK, LIMITED
Incorporated in Japan, 1919

777 South Figueroa Street, Suite 600, Los Angeles 90017
Tel: (213) 488-3700

Principal Officer: Hajime Oda, General Manager.

THE MITSUBISHI TRUST AND BANKING CORPORATION
Incorporated in Japan, 1927

911 Wilshire Boulevard, Suite 1650, Los Angeles 90017
Tel: (213) 488-9003

Principal Officers: Tadahiko Fujino, General Manager & Agent; Niroshi Ogawa, Deputy General Manager.

THE MITSUI TAIYO KOBE BANK, LTD.
Incorporated in Japan, July 1, 1876

515 South Figueroa Street, Suite 400, Los Angeles 90071
Tel: (213) 680-2900

Principal Officers: Minoru Fukushima, General Manager and Agent; Eiji Kaneko, Deputy General Manager.

Addition Office: San Francisco

THE MITSUI TRUST AND BANKING COMPANY, LTD.
Incorporated in Japan, 1924

611 West Sixth Street, Suite 3800, Los Angeles 90017
Tel: (213) 624-5201

Principal Officers: K. Sone, General Manager & Agent; Masaharu Kumekawa, Deputy General Manager.

NATIONAL AUSTRALIA BANK LIMITED
Incorporated in Australia, June 23, 1893

300 South Grand Avenue, Suite 2600, Los Angeles 90071
Tel: (213) 626-3434

Principal Officers: Austen J.W. Burleigh, Senior Vice President; David J. Didier, Vice President & Deputy Manager; Frank J. Maslowski, Vice President.

NATIONAL BANK OF CANADA
Incorporated in Canada, 1874

725 South Figueroa Street, Suite 1690,
Los Angeles 90017
Tel: (213) 629-3300

Principal Officers: George Baker, Ian Williams, Vice Presidents.

NATIONAL WESTMINSTER BANK PLC
Incorporated in Great Britain, March 18, 1968

400 South Hope Street, Suite 1000,
Los Angeles 90071-2891
Tel: (213) 624-8555

Principal Officer: Gary D. Miller, Vice President.

THE NIPPON CREDIT BANK, LTD.
Incorporated in Japan, 1957

550 South Hope Street, #2500, Los Angeles 90071
Tel: (213) 243-5555

Principal Officers: Ko Ishibashi, General Manager; Tsutomu Shigemura, Toshinori Takahashi, Deputy General Managers; Eugene Aldava, Makihiro Aonuma, Toshiaki Asako, Robert Cone, Greg Gillam, Bernardo Correa Henschke, Alex Hsu, Ken McNerney, Richard Sears, Jon Shigematsu, Takeshi Yasuda, Vice Presidents.

OVERSEA-CHINESE BANKING CORPORATION LIMITED
Established in Singapore, October 31, 1932

660 South Figueroa Street, Suite 1200,
Los Angeles 90017
Tel: (213) 624-1189

Principal Officers: Patrick Sim, Manager & Agent; Amy Woon, Bank Officer; Eddie Lau, Operations Manager.

OVERSEAS UNION BANK LIMITED
Incorporated in Singapore, February 5, 1949

600 Wilshire Boulevard, Suite 870,
Los Angeles 90017-3247
Tel: (213) 624-3187

Principal Officers: Hoong Chen, Vice President & Agent.

PHILIPPINE COMMERCIAL INTERNATIONAL BANK
Incorporated in the Philippines, July 8, 1938

350 South Figueroa Street, Suite 139, Los Angeles 90071
Tel: (213) 626-0461

Principal Officers: Jose B. Colayco, Jr., Vice President & Agent; Rodolfo P. Aquino, Vice President & Deputy Manager; Teresita M. Salenga, Vice President & Deputy Agent.

PHILIPPINE NATIONAL BANK
Incorporated in the Philippines, February 4, 1916

3545 Wilshire Boulevard, Suite B, Los Angeles 90010
Tel: (213) 386-4454

Principal Officers: Rolando J.L. Macasaet, Vice President & General Manager; Largion A. Najera, Assistant Vice President & Deputy General Manager; Rodrigo A. de Leon, Assistant Vice President; Guillermo C. Mendoza, Antonio F. Nicandro, Dionisio V. Ople, Senior Assistant Managers.

P.T. BANK BALI
Established in Indonesia, December 17, 1954

601 South Figueroa Street, Suite 1700,
Los Angeles 90017-5722
Tel: (213) 627-3322

Principal Officers: Hendra Firmansja, Senior Vice President & General Manager; Samira Suhardja, Assistant Vice President; Sufianingsih Setjoadi, Manager.

P.T. BANK DAGANG NASIONAL INDONESIA
Established in Indonesia, October 5, 1945

800 West Sixth Street, Suite 788, Los Angeles 90017
Tel: (213) 891-2988

Principal Officers: Hendro Tjiptokesuma, General Manager; Henry Chen, Operation/Treasury Manager; Djoni Tatan, Credit Administration Manager; George King, Trade Finance Manager; Maria P. Sebastian, Personnel Officer.

PT BANK NIAGA
Established in Indonesia, September 26, 1955

660 South Figueroa Street, Suite 1138,
Los Angeles 90017
Tel: (213) 362-1453

Principal Officers: Irwan H. Moedahar, General Manager; Nellie Lim, Deputy General Manager.

ROYAL BANK OF CANADA
Incorporated in Canada, June 22, 1869

600 Wilshire Boulevard, Suite 800, Los Angeles 90017
Tel: (213) 955-5300

Principal Officers: R.C.A. Lafontaine, Vice President (Corporate Banking Western U.S.A); R.C. Lumanlan, Chief Agent.

THE ROYAL BANK OF SCOTLAND PLC
Incorporated in Scotland, May 31, 1727

600 Montgomery Street, San Francisco 94111
Tel: (415) 788-4500

Principal Officers: John MacGregor, Senior Vice President & Manager; Alistair Livingston, Vice President.

THE SANWA BANK, LIMITED
Incorporated in Japan, December 12, 1933

444 Market Street, 18th Floor, San Francisco 94111
Tel: (415) 597-5200

Principal Officers: Yasuhide Nakagawa, General Manager (San Francisco); Mikio Nobuto, General Manager (Los Angeles).

Additional Office: Los Angeles

SHANGHAI COMMERCIAL BANK, LIMITED
Incorporated in Hong Kong, November, 1950

231 Sansome Street, San Francisco 94104
Tel: (415) 433-6700

Principal Officer: Paul Y. Van, Vice President & Manager.

Additional Office: Los Angeles

THE SHIZUOKA BANK, LTD.
Incorporated in Japan, 1943

707 Wilshire Boulevard, Suite 3700, Los Angeles 90017
Tel: (213) 622-3233

Principal Officers: Hiroshi Kubono, General Manager; Kazufumi Kawada, Tohru Sakurai, Deputy General Managers.

SOCIETE GENERALE
Incorporated in France, 1864

2029 Century Park East, Los Angeles 90067
Tel: (310) 788-7100

Principal Officers: J. Blaine Shaum, Regional Manager; Eric Dhoste, Deputy Regional Manager (Los Angeles); George Chan, Geraldine Cronin, Maureen Kelly, Donald Schubert, Chris Siefkas, William Sinsigalli, Vice Presidents.

STANDARD CHARTERED BANK
Incorporated in Great Britain, December 29, 1853

660 South Figueroa Street, Suite 1700,
Los Angeles 90017
Tel: (213) 489-2668

Principal Officer: Terry F. Dowrick, Manager.

STATE BANK OF INDIA
Incorporated in India, July 1, 1955

707 Wilshire Boulevard, Suite 1995, Los Angeles 90017
Tel: (213) 623-7250

Principal Officers: D.C. Sanghi, Chief Manager; Pradeep Shankar, Manager (Operations); R. Ranjan, Manager (Credit).

THE SUMITOMO BANK, LIMITED
Established in Japan, 1895

555 California Street, Suite 3350, San Francisco 94104
Tel: (415) 616-3000

Principal Officers: Osao Kita, General Manager (San Francisco); Kazutaka Ogawa, Joint General Manager (San Francisco); Tomoyuki Kato, General Manager (Los Angeles); Masami Sumii, Joint General Manager (Los Angeles).

Additional Office: Los Angeles

THE SUMITOMO TRUST & BANKING COMPANY, LIMITED
Incorporated in Japan, July 28, 1925

333 South Grand Avenue, Suite 5300, Los Angeles 90071
Tel: (213) 629-3191

Principal Officers: Senji Horiuchi, General Manager; Yutaka Itoh, Deputy General Manager; Hironori Ishizaka, Masao Takeuchi, Senior Managers; Satoru Saito, Masahiro Sakashita, Managers.

SWISS BANK CORPORATION
Incorporated in Switzerland, 1872

101 California Street, Suite 1700, San Francisco 94111
Tel: (415) 774-3300

Principal Officers: Ernest A. Plattner, Senior Vice President & Manager; Hans-Ueli Surber, First Vice President.

THAI FARMERS BANK, LTD.
Incorporated in Thailand, June 8, 1945

333 South Grand Avenue, Suite 3570, Los Angeles 90071
Tel: (213) 680-9331

Principal Officers: Suchat Boonbanjerdsri, Agent; Vasant Chariyatantiwate, Deputy Agent.

THE TOKAI BANK, LTD.
Incorporated in Japan, June 9, 1941

534 West Sixth Street, Los Angeles 90014
Tel: (213) 892-2800

Principal Officers: Takashi Inouchi, General Manager and Agent; Kenichi Ito, Joint General Manager.

THE TOYO TRUST AND BANKING COMPANY, LTD.
Incorporated in Japan, 1959

444 South Flower Street, Suite 1550, Los Angeles 90071
Tel: (213) 624-2424

Principal Officers: Tadasu Oshima, Agent & General Manager; Takeo Nagatani, Deputy General Manager.

UNITED MIZRAHI BANK LTD.
Incorporated in Israel, 1923

611 Wilshire Boulevard, Suite 700, Los Angeles 90017
Tel: (213) 362-2999

Principal Officers: Arieh Greenbaum, Executive Vice President & Manager; S. Baravarian, Senior Vice President; Susan Abundo, First Vice President & Controller; Gerry B. Perez, Barry Silverman, Vice Presidents.

UNITED OVERSEAS BANK, LTD.
Incorporated in the Republic of Singapore, August 6, 1935

911 Wilshire Boulevard, Ground Floor, Los Angeles 90017
Tel: (213) 623-8042

Principal Officer: John Sng, Agent & General Manager.

THE YASUDA TRUST AND BANKING COMPANY, LIMITED
Incorporated in Japan, May 9, 1925

725 South Figueroa Street, Suite 3990,
Los Angeles 90017
Tel: (213) 624-4864

Principal Officers: Yukio Mizukami, General Manager; Takayasu Okamoto, Tomio Yamanaka, Deputy General Managers; Richard V. Simun, Vice President & Manager.

SELECTED CORPORATE INFORMATION - TRUST COMPANIES

BOSTON SAFE DEPOSIT AND TRUST COMPANY OF CALIFORNIA
Incorporated November 12, 1987

300 South Grand Avenue, Suite 1200, Los Angeles 90071
Tel: (213) 680-7223

Principal Officers: F. Daniel Prickett, Chairman of the Board & Chief Executive Officer; William O. Gamble, President; G. Neal Ryland, Treasurer; Ronald G. Sampson, Secretary.

Directors: Christopher M. Condron, William O. Gamble, John R. Laird, William J. Nutt, F. Daniel Prickett.

Parent Company: The Boston Company, Inc.
Branch Offices: (2)

CAPITAL GUARDIAN TRUST COMPANY
Established December 18, 1968

333 South Hope Street, Los Angeles 90071
Tel: (213) 486-9200

Principal Officers: Richard C. Barker, Chairman of the Board; R. Michael Shanahan, Vice Chairman of the Board; James F. Rothenberg, President; Fred R. Betts, William H. Hurt; Victor M. Parachini, Robert V. Pennington, Merlin E. Robertson, John H. Seiter, Robert L. Spare, Eugene P. Stein, Douglas M. Urban, Edus H. Warren, Jr., Senior Vice Presidents; Nancy J. Kyle, John R. McIlwraith, Robert Ronus, Vice Presidents-International.

Directors: Richard C. Barker, Larry P. Clemmensen, Robert B. Egelston, William H. Hurt, Robert G. Kirby, Karin L. Larson, D. James Martin, Jason M. Pilalas, Victor M. Parachini, Robert Ronus, James F. Rothenberg, John H. Seiter, R. Michael Shanahan, Edus H. Warren, Jr.

Parent Company: The Capital Group, Inc.
Branch Offices: (2)

DESERET TRUST COMPANY OF CALIFORNIA
Incorporated November 6, 1974

10880 Wilshire Boulevard, Los Angeles 90024
Tel: (213) 474-8510

Principal Officers: Ronald E. Poelman, Chairman of the Board; Victor L. Brown, Vice Chairman of the Board; Harvey S. Glade, President; L. Conrad Bryner, Vice President & Senior Trust Officer; James B. Jacobson, Vice President; L. Kent Martineau, Treasurer & Controller; Richard C. Edgley, Assistant Treasurer; Raeburn G. Kennard, Secretary; Carol B. Olson, Assistant Secretary & Trust Officer, E. Bruce Haws, Trust Officer.

Directors: Daken Broadhead, Victor L. Brown, Richard C. Edgley, Harvey S. Glade, John L. Hunter, James B. Jacobson, Clyde R. Morrell, Glenn L. Pace, Ronald E. Poelman, Grant T. Teasdale, Orin R. Woodbury.

Parent Company: The Corporation of the President of The Church of Jesus Christ of Latter-day Saints.

FARMERS AND MERCHANTS TRUST COMPANY OF LONG BEACH
Established October 16, 1920

302 Pine Avenue, Second Floor, Long Beach 90802
Tel: (213) 437-0011

Principal Officers: Gus A. Walker, Chairman of the Board, President and Chief Executive Officer; Daniel K. Walker, Senior Vice President, Trust Officer & Secretary; Roger L. Rosenbaum, Vice President & Trust Officer; Sally J. Farnham, Vice President & Assistant Secretary; Joan Loucks, Sean Miller, Babette Willens, Trust Officers; Cynthia Clark, Assistant Trust Officer.

Directors: Stanley Hahn, William G. Hayter, Paul Sylvester, Charles Z. Walker, Jr., Gus A. Walker.

Parent Company: Queen City Investments.
Branch Office: (1)

FIDUCIARY TRUST INTERNATIONAL OF CALIFORNIA
Incorporated November 3, 1982

444 South Flower Street, Los Angeles 90071
Tel: (213) 489-7400

Principal Officers: Charles W. Beck, Jr., Chairman of the Board & Chief Executive Officer; Donald L. Keene, President & Treasurer; Peter V. Haight, Vice Chairman; Jay M. Cohen, Vice President & Director of Marketing; Karen Mikaitis Cruz, Secretary and Assistant Treasurer; Christopher D. Garvin, Vice President & Auditor; Barry J. McKeon, Assistant Vice President, Tax.

Directors: Charles W. Beck, Jr., Douglas H. Collister, Peter V. Haight, Lawrence S. Huntington, Donald L. Keene, Gavin Miller, Henry H. Moulton, George J. Mullen, Jr.

Parent Company: Fiduciary Trust Company International

FRANKLIN TRUST COMPANY
Established December 15, 1983

777 Mariners Island Boulevard, San Mateo 94404
Tel: (415) 378-2372

Principal Officers: John G. Hitchcock, Jr., President; Patricia Heselton O'Brien, Vice President.

Directors: Harmon E. Burns, John G. Hitchcock, Charles B. Johnson, Rupert H. Johnson, Jr.

Parent Company: Franklin Resources, Inc.

GUARDIAN TRUST COMPANY
Established June 24, 1991

800 South Figueroa Street, Los Angeles 90017
Tel: (213) 362-1900

Principal Officers: Kenneth J. Meister, President; Thomas McNair, Senior Vice President; Lisa McCauley, Vice President; Helen Nakama, Secretary.

Directors: John C. Gullesserian, Paul M. Harris, Kenneth J. Meister, John P. Sullivan, Arthur W. Tate.

Parent Company: Guardian Bank

HOME FED TRUST
Incorporated July 28, 1977

625 Broadway, San Diego 92101
Tel: (619) 699-8695

Principal Officers: L. Mark Fingerlin, President; Kimberly Anton, Carlee Harmonson, Jean Mangan, Mary Richards, Thomas Thale, Joseph Winicki, Vice Presidents; Robert W. Grove, II, Secretary; William Dani, Treasurer.

Directors: L. Mark Fingerlin, Gerald Goldstine, Robert Grove, Richard C. Peterson, Owen W. Strange, Esq.

Parent Company: HomeFed Bank
Branch Office: (1)

IMPERIAL TRUST COMPANY
Incorporated April 9, 1975

201 North Figueroa Street, Suite 610, Los Angeles 90012
Tel: (213) 627-5600

Principal Officers: H. Wayne Snavely, Chairman of the Board; Michael J. Vaughan, President & Chief Executive Officer; Donald Place, Vice President/Manager San Francisco Regional Office; Jai Sondhi, Senior Vice President, Operations; Mark Larson, Controller.

Directors: John M. Area III, Norman Creighton, George Eltinge, George Graziadio, Bernard G. Le Beau, H. Wayne Snavely, Michael J. Vaughan, Dr. Norvel Young.

Parent Company: Imperial Bank
Branch Office: (1)

J.P. MORGAN CALIFORNIA
Established August 8, 1990

444 South Flower Street, Suite 2200, Los Angeles 90017
Tel: (213) 489-9364

Principal Officers: George W. Rowe, President; Owen H. Harper, Managing Director, Richard S. Arnold, Vice President & Secretary; Nicole D. Grace, John A. Zaro, Vice Presidents.

Directors: Henry I. Bryant, Earle N. Cutler, Daniel W. Drake, Owen H. Harper, John F. Loughran, George W. Rowe.

Parent Company: Morgan International Holdings Corp.
Branch Office: (1)

MANUFACTURERS HANOVER TRUST COMPANY OF CALIFORNIA
Established February 1, 1984

50 California Street, San Francisco 94111
Tel: (415) 954-9513

Principal Officers: Sara S. Battin, Vice President and General Manager; Lynn E. Loveall, Vice President and Chief Operating Officer; Carolyn Lyons, Vice President and Manager, Corporate Trust.

Directors: Sara S. Battin, Timothy C. Crane, Carl T. Hagberg, D'Arcy LeClair, Denis J. O'Leary, Nicholas J. Papanikolaw, Diane S. Reyes.

Parent Company: Manufacturers Hanover Corporation
Branch Office: (1)

MERIDIAN TRUST COMPANY OF CALIFORNIA
Established October 17, 1989

Two Embarcadero Center, Suite 2380,
San Francisco 94111
Tel: (415) 986-6699

Principal Officers: Robert C. Williams, President; David P. Andrews, Executive Vice President; Michael B. Morgan, Senior Vice President; Linda A. Delaney, Vice President, Secretary, Treasurer & Chief Financial Officer; Lynn S. Anderson, Richard H. Babb, Judith J. Davis, Stephen J. Kaha, Doris J. Krick, David A. Pringle, Richard N. Smith, Vice Presidents.

Directors: David P. Andrews, Richard H. Babb, Judith J. Davis, Linda A. Delaney, Robert C. Williams

Parent Companies: Meridian Bancorp, Meridian Asset Management

MERRILL LYNCH TRUST COMPANY OF CALIFORNIA
Established May 1, 1991

101 California Street, Suite 2950, San Francisco 94111
Tel: (415) 274-7521

Principal Officers: Rodney I. Woods, President; Samuel C.S. Suen, Chief Financial Officer & Chief Trust Officer; Angelo V. Esposito, Trust Operations Officer; Steven R. Singer, Senior Vice President & Regional Trust Representative.

Directors: Edward J. Hocking, William L. Lampe, Edwin S. Leavitt-Gruberger, Peter F. Sansavero, Samuel C.S. Suen, Rodney I. Woods.

Parent Company: Merrill Lynch Group, Inc.
Branch Office: (1)

NORTH AMERICAN TRUST COMPANY
Established April 1, 1988

225 Broadway, Suite 200, San Diego 92101
Tel: (619) 237-5378

Principal Officers: Ward W. Deems, Chairman of the Board; George J. Kuhrts, III, President & Chief Executive Officer; David R. Morris, Chief Financial Officer; Albert S. Tammany, Chief Operating Officer.

Directors: James S. Brown, William E. Cleator, Ward W. Deems, Robert H. Finch, Esq., George J. Kuhrts, III, John A. Mason.

Parent Company: BSD Bancorp, Inc.

PACIFIC SECURITIES DEPOSITORY TRUST COMPANY
Established September 3, 1974

301 Pine Street, San Francisco 94104
Tel: (415) 393-4000

Principal Officers: Lee Korins, Chairman & Chief Executive Officer; Dr. Larry R. Shotwell, Chief Financial Officer; John C. Katovich, Corporate Secretary;

Directors: Gabriel A. Frisekin, Leopold Korins, Thomas W. Pazder, David H. Phillips, Charles M. Spear.

Parent Company: Pacific Stock Exchange, Inc.

PACIFIC TRUST COMPANY
Incorporated June 26, 1980

1245 South Winchester Boulevard, San Jose 95128
Tel: (408) 244-9605

Principal Officers: Phillip R. Boyce, Chairman of the Board; Marc J. Rebboah, President and Chief Executive Officer; David A. Anderson, Chief Financial Officer; Richard M. Pitagora, Secretary; Linda Kay Hart, Ted T. Kitada, Assistant Secretaries.

Directors: Phillip R. Boyce, James R. Barranti, Philip A. Hart, Richard M. Pitagora, Marc J. Rebboah.

Parent Company: Pacific Western Bank
Subsidiary: Western Capital Management Corporation
Branch Offices: (3)

RCM CAPITAL TRUST COMPANY
Established August 1, 1990

Four Embarcadero Center, Suite 2800,
San Francisco 94111
Tel: (415) 954-1700

Principal Officers: Claude N. Rosenberg, Jr., Chairman of the Board & Chief Executive Officer; Gary W. Schreyer, President; William L. Price, Executive Vice President; G. Thomas Mortensen, Chief Financial Officer, Treasurer, Executive Vice President; William A. Topping, Executive Vice President, General Counsel/Secretary; Stephanie L. Baskin, Assistant Secretary; Eamonn F. Dolan, J. William Dunn, Stephen Kim, John D. Leland, Jr., Melody L. McDonald, E. Rust Muirhead, Lee N. Price, Jeffrey S. Rudsten, Craig A. Stephens, Harry R. Sturtz, Kenneth B. Weeman, Jr., Vice Presidents.

Directors: G. Thomas Mortensen, William L. Price, Claude N. Rosenberg, Jr., Gary W. Schreyer, William A. Topping.

Parent Company: Primerica Holdings, Inc.

SECURITY PACIFIC STATE TRUST COMPANY
Established February 2, 1984

333 South Grand Avenue, Los Angeles 90071
Tel: (213) 229-2904

Principal Officers: Thomas E. Connaghan, President; Joseph P. Laudone, Chief Operating Officer; Terry L. McRoberts, Executive Vice President; Timothy Henry, Brad D. Marcus, Susan Steves, John O'Meara, Senior Vice Presidents; James H. McKenzie, Executive Vice President, Chief Financial Officer & Treasurer; Janet M. Kiniry, Secretary.

Directors: Michael V. Caggiano, Thomas E. Connaghan, C. Rodney Cooper, Iwao Hidaka, Joseph P. Laudone, Ralph Monda, James H. McKenzie, Sal Ricca, Richard A. Spelke.

Parent Company: The Sequor Group Inc., a subsidiary of Security Pacific Corporation.
Branch Offices: (6)

SECURITY TRUST COMPANY
Established October 2, 1989

3280 East Foothill Boulevard, Suite 215, Pasadena 91107
Tel: (818) 440-5362

Principal Officers: J. Paul Spring, Chairman of the Board, President & Chief Executive Officer; William L. Exeter, Vice President & Chief Financial Officer; Richard M. Klarin, Secretary.

Directors: Stuart Bilton, Richard M. Klarin, Donald C. Kraatz, E. Russell Sherman, J. Paul Spring.

Parent Company: Security Union Title Insurance Company
Branch Offices: (2)

TRUST COMPANY OF THE WEST
Established January 31, 1972

865 South Figueroa Street, #1800, Los Angeles 90017
Tel: (213) 244-0000

Principal Officers: Robert A. Day, Chairman of the Board, Co-Chief Executive Officer and Managing Director; Ernest O. Ellison, Vice Chairman, Co-Chief Executive Officer and Managing Director; Thomas E. Larkin, Jr., President, Chief Operating Officer and Managing Director; Glenn C. Weirick, Executive Vice President and Managing Director; Philip A. Barach, Arthur R. Carlson, Thomas L. Cassidy, Annette Longnon Geddes, James M. Goldberg, Donald N. King, Howard S. Marks, Frank J. Pados, Jr., Boniface A. Zaino, Managing Directors.

Directors: Howard P. Allen, John M. Bryan, Robert A. Day, Damon de Laszlo, William C. Edwards, Ernest O. Ellison, Harold R. Frank, Henry A. Kissinger, Michael T. Masin, Coleman W. Morton, Edfred L. Shannon, Jr., Robert G. Sims, William I. Spencer.

Parent Company: TCW Management Company
Subsidiaries: TCW Asset Management Company, Stoner Corporation, TCW Royalty Company, TCW Royalty Company II, TCW Royalty Company III.

TRUST SERVICES OF AMERICA, INC.
Established December 31, 1982

700 Wilshire Boulevard, Los Angeles 90017
Tel: (213) 614-7300

Principal Officers: William E. Bell, Chairman of the Board, President & Chief Executive Officer; Howard P. Moore, Executive Vice President; Margot Bogert, Agnes Bogusian, Richard Bolokowicz, Michael C. Fazioli, James Jeffs, Linda Payne, Senior Vice Presidents.

Directors: John C. Argue, Edward M. Benson, Jr., Robert R. Dockson, Richard L. Drobnick, Jerry A. Kasner, Lilly Lee, Frederick Llewellyn, Robert S. Rollo, Arthur W. Schmutz, Jerry A. St. Dennis.

Parent Company: California Federal Bank, FSB
Branch Offices: (7)

WESTERN FINANCIAL TRUST COMPANY
Established June 10, 1975

2100 South East Main Street, Irvine 92714
Tel: (714) 852-9770

Principal Officers: William P. Foley II, Chairman of the Board, Frank P. Willey, President & Chief Executive Officer; Charles F. Thomas, Treasurer & Chief Financial Officer; Cynthia J. Hunt, Vice President & Secretary; V. Bryan Burkholder, Vice President & Trust Officer.

Directors: Thomas E. Evans, Jr., William P. Foley, Charles F. Thomas, Frank P. Willey, Abel I. Vigil.

Parent Company: Fidelity National Title Insurance Company of California.

WHITTIER TRUST COMPANY
Established December 15, 1988

1600 Huntington Drive, South Pasadena 91030
Tel: (818) 441-5111

Principal Officers: Michael J. Casey, President; Steven A. Anderson, Vice President & Secretary; Charles L. Greene, Robert E. Golden, Robert D. Sellers, Nancy J. Vincent, Vice Presidents; Linda J. Blinkenberg, Director of Foundations; David Nemeyer, Treasurer.

Directors: Steven A. Anderson, Johan F. Blokker, Michael J. Casey, George Scharffenberger, John Shea, Arlo G. Sorensen, John Steiny.

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